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ABSTRACT

Based on focus group research in five locations in Iowa, this curriculum guide was developed to help meet the educational needs of families facing economic problems as a result of job or farm loss. The curriculum guide, which is organized in three modules that cover self-esteem, parenting, and resource management, uses a practical problem-solving approach. Each module centers around a perennial problem and its related practical problems. Concerns expressed by the focus group participants are grouped with each practical problem. The first page of the various sections in each module includes an outline of the perennial problem and the related practical problems and concern areas. This page is followed by a one-page summary of the general purpose of the section and an abbreviated overview of the learning processes and outcomes used in the section. The beginning of each practical problem section contains a statement of the practical problem and a brief synopsis of the learning activities suggested for each concern area. The concerns related to each practical problem are accompanied by statements of basic content and suggested learning activities. Modules include handouts or transparency masters and reference lists. (KC)

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PRACTICAL CONCERNS
OF
LIMITED INCOME FAMILIES:
AN ADULT HOME ECONOMICS CURRICULUM

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CURRICULUM RATIONALE

In recent years there have been increasing numbers of homeless people in the United States. There also are large numbers of individuals and families who have insufficient economic resources available to meet their basic needs. The Bureau of Census classifies these individuals and families as below the poverty level when their total income falls at or below poverty thresholds. The poverty threshold varies according to the size of the family, number of children, and age of the family householder. In 1980 in Iowa, 285,989 persons or 10.1% of all the people in the state were existing at or below the poverty threshold (Goudy and Beaman, 1983). Eleven counties in the state were identified of which between 15% and 20% of the residents were categorized as in poverty.

Additional families fell into this classification in Iowa as a result of the recent rural financial crisis. The Iowa farm family, who may be categorized as new low income, has been greatly affected by this crisis. The economic stress is at least partly beyond the control of these families (Lown, 1986). In the 1970s, farmers were encouraged by good prices for farm commodities and the high value of farm land to expand their farm operations. By the 1980s, however, the economic picture had changed and farmers suddenly were faced with a financial crisis. Land values declined, production costs increased, inflation slowed, and the value of the dollar rose against other major currencies leaving these families with huge debts. Many rural families were forced to sell property, foreclose, and declare bankruptcy. The situation, in many cases, resulted in changes in lifestyle, family stress, and intergenerational conflicts.

The crisis reached beyond rural families. Farm related businesses and industries were also affected. Unemployment figures rose in urban areas as a result of companies reducing the number of people employed or, in some instances, as a result of the employing industries leaving the state.

Much of the population affected by the economic crisis in Iowa were beyond the stage of formal secondary school education (Lown, 1986). The challenge, therefore, to assist individuals and families in improving their financial well-being rested with adult education programs.

The Iowa Home Economics Curriculum Cadre recognized that this crisis affected Iowa families. Home economics education programs make valuable contributions to the quality of life of economically disadvantaged individuals and families (Johnson, 1986). The cadre, therefore, in its minutes of September 23-24, 1986, indicated that meeting the needs of low income individuals and families were among its highest priorities. The cadre recommended that home economics programs be evaluated to determine the extent to which they were meeting the needs of low income audiences and that curriculum materials be developed for use with this audience.

The consumer and homemaking education sections of vocational education legislation emphasize the need to reach economically disadvantaged audiences. Consequently, the Iowa Department of Education, Bureau of Career and Vocational Education, funded a three year project to develop the materials. The project began in September of 1987. The objectives of the project included the following:

1. Determine needs of low income families in Iowa through use of focus group interviews;
2. Assess funded post-secondary consumer and homemaking programs for the degree to which the identified needs are addressed;
3. Develop curriculum materials for use with these programs; and
4. Conduct inservice activities to assist educators in using the curriculum materials developed.

The focus group interview sessions were held in five locations in Iowa. The sites were selected on the basis of geographic location and with the purpose of having representatives from as diverse a population of Iowa low income adults as possible. Adult education coordinators at the area colleges were asked to work with human service agency personnel in identifying the low income adults who would be invited to participate in the focus group sessions. The criteria to be used in the participant selection included classification as low income; diversity in terms of gender, age, race, ethnic background, and type of low income (continuous or new poor); and rural/urban representation.

Thirty-six individuals participated in the five focus group sessions. The ages of the participants varied from 19 to 83. Both rural and urban poor and males and females were represented as were the handicapped. The new poor and continuous poor participated. The focus group sessions were held at each site for two hours. At the interviews the participants responded to seven questions designed to elicit discussion relative to the needs of low income adults in the communities. The responses to these questions were summarized by experts.

A survey was then developed to determine the degree to which the needs identified by the focus group participants were addressed in courses offered to low income audiences at the area schools. The survey was administered to the instructors of these courses. A comparison of the needs expressed by the low income adults and the survey findings resulted in the identification of three major categories of needs. The categories were self esteem, parenting, and resource management. These three categories became the organizing framework for the curriculum guide which has been developed using the practical problem approach.

Curriculum Organization

This curriculum is organized in three modules:

1. Self Esteem,
2. Parenting, and
3. Resource Management.

Each module centers around a perennial problem and its related practical problems. Concerns expressed by the focus group participants are grouped with each practical problem.

A problem orientation to curriculum is "a way to think about (conceptualize) home economics in view of the concerns that families face over time. These concerns are defined as **perennial** (common and recurring from one generation to the next) ... These concerns are viewed in relation to their human significance and are addressed as **practical problems**, questions of 'what to do' or 'what action to take' which require reasoned thought, judgment, and action" (Hultgren and Wilkosz, 1986, p. 142).

The practical problem approach was selected for this curriculum because it provides the learners with opportunities to exchange ideas among themselves, to look at large and rather general problems, and to work together to find solutions or ways of addressing the problems on a personal or community level. The learners, therefore, have a role in determining the direction taken by the courses in which these materials will be used.

The curriculum is designed so that a perennial or practical problem may be offered as a course in itself or it may be integrated into other existing courses. It is not intended that the curriculum be implemented by starting on the first page and continuing through all the modules to the last page. Not every practical problem and concern area will be appropriate for or of interest to every group of learners.

This curriculum was not developed to duplicate other existing curriculum materials available in Consumer and Home Economics programs. The curriculum is designed so that in some cases the concern areas presented here may be used to supplement curriculum materials already in use. In other cases reference is made to appropriate materials published elsewhere. In other words this curriculum focuses on areas of concerns to low income adults. These concerns may be taught alone or may be used to enrich other courses which do not have the sole purpose of reaching low income audiences.

Suggestions for Use of this Guide

The three modules in this curriculum guide are color coded. The first page in each section includes an outline of the perennial problem and the related practical problems and concern areas.

This page is followed by a one page summary of the general purpose of the section and an abbreviated overview of the learning processes and outcomes used in the section. The beginning of each practical problem section contains a statement of the practical problem and a brief synopsis of the learning activities suggested for each concern area. Instructors may use these descriptions to determine quickly what aspect of the concern is emphasized in the curriculum and thus can select more easily those sections that will be most appropriate for a particular group of learners.

The concerns related to each practical problem are accompanied by statements of basic content useful to the development of an understanding of each concern. The basic content statements are followed by suggested learning activities.

A code is printed in the upper exterior corner of each page. The codes are provided to facilitate the use of the curriculum materials. SE, P, and RM refer to the three modules: Self Esteem, Parenting, and Resource Management. The first number indicates the practical problem and the number following the decimal point refers to the concern. Thus, SE1.2 is the code for Self Esteem, Practical Problem 1, and Concern 2.

The white pages in each module are materials that instructors may wish to make into transparencies or copy for distribution to the learners. At the end of each module is a list of references. Instructors may wish to refer to these references for more in-depth information as they prepare to implement the curriculum.

References

Goudy, Willis and Jay Beaman. 1983. Iowa census '80: Poverty in Iowa, 1970 and 1980. Ames, IA: Cooperative Extension Service, Iowa State University.

Johnson, Julie M. 1986. Nebraska Home Economics Needs Assessment. Lincoln, NE: University of Nebraska.

Hultgren, Francine and Joan Wilkosz. 1986. Human goals and critical realities: A practical problem framework for developing home economics curriculum. *Journal of Vocational Home Economics* Education 4(2), 135-154.

Lown, Jean. 1986. Family financial well-being. Guidance from research. *Journal of Home Economics* 78(4), 5-8.

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PROBLEMS WITH AN EFFECT ON SELF-ESTEEM

PERENNIAL PROBLEM: What to do about improving all facets of self-esteem during chronic or temporary economic stress?

Practical Problem I: How can I assess my skills and needs and communicate them in order to find employment, get training, or find the help I need?

CONCERN 1:	Critically assessing ourselves
CONCERN 2:	Displaced homemakers, industrial / farm workers
CONCERN 3:	Being "overqualified" / too old
CONCERN 4:	Attitudes and communication

Practical Problem II: What can I do to keep my family together and strengthen it in times of economic stress?

CONCERN 1:	Lack of family recreation
CONCERN 2:	Respect for parents
CONCERN 3:	Protection from rumors
CONCERN 4:	Intergenerational stress
CONCERN 5:	Selling the family farm
	Single parents (see P 3.1)
	Peer pressure (see P 1.1)
	Involving children in financial problems (see P 1.3)

Practical Problem III: How can I make my marriage or significant relationship with another person more positive during periods of economic stress?

CONCERN 1:	Marriage and financial stress
CONCERN 2:	Self-esteem and role reversal
CONCERN 3:	Spousal violence

Practical Problem IV: How can I get moral / emotional support? How can I give it to others?

CONCERN 1:	Depression
CONCERN 2:	Support groups
CONCERN 3:	Status and peer approval
CONCERN 4:	Help for persons in atypical crises
CONCERN 5:	Interacting with persons with disabilities
CONCERN 6:	Loneliness of those living alone
	Other adults (see P 3.3)

CURRICULUM ADDRESSING SELF-ESTEEM

PERENNIAL PROBLEM: **What to do about improving all facets of self-esteem during chronic or temporary economic stress.**

PURPOSE: The purpose for this section of the curriculum is to provide a forum for the exploration of various causes or symptoms of lowered self-esteem, especially as related to circumstances in which families or individuals with restricted incomes may find themselves.

LEARNING PROCESSES AND OUTCOMES:

Through personal experience and knowledge the learners will define in local and relevant terms the practical problem being explored.

The learners will explore the existence of the problem in their own lives or their communities through affective and perceptual means and cognitive reasoning.

The learners will consider solutions or responses to the problem which are realistic under their own local and personal conditions.

Through the exchange of ideas regarding the problem and the supportive environment of the class, the learners will recognize additional resources which may aid them as they personally react to the problem in their lives.

PRACTICAL PROBLEM I: How can I assess my skills and needs and communicate them in order to find employment, get training, or find the help I need?

Concern 1: Critically assessing ourselves

The class uses a narrative and role plays or cooperative role plays to practice recognizing skills / strengths in unemployed homemakers and others and to communicate these strengths to others.

Concern 2: Displaced homemakers, industrial / farm workers

The class discusses the concepts of "production sector" jobs and "service sector" jobs and classifies jobs available in the community. The class makes predictions regarding future availability of jobs in the community and implications for job training.

Concern 3: Being "overqualified" / too old

The class looks at verbal and nonverbal communication styles and practices communicating strengths to peers in mock interview style.

Concern 4: Attitudes and communication

Class participants look at assertive styles of communication as compared to non-assertive and aggressive styles. Participants work in pairs and practice making assertive requests and saying "no" when appropriate.

CONCERN 1: Critically assessing ourselves

"How do we gain self-confidence to critically assess our skills and "sell" them to a potential employer? How do we honestly assess our shortcomings in order to implement change?"

BASIC CONTENT USEFUL:

1. A healthy sense of self esteem is necessary in order for someone to look at her/himself, recognize, and put in appropriate perspective her/his attributes as well as shortcomings.

2. A healthy sense of self esteem enables one to go beyond feeling depressed about shortcomings and to look at shortcomings or unexpected or unfortunate life events as manageable challenges.

LEARNING ACTIVITIES:

1. **Read**, have class member read, or create tape (to which class members will listen) of the following description a woman gives of her job search possibilities:

   > "My husband tells me, he says, 'Have you been to the Holiday Inn yet to see if you can get a job as a maid?' And I look at him and he comes back with 'Well, you probably wouldn't be qualified anyway.' That's degrading, yes, but it's probably the truth. They probably wouldn't hire me as a maid because I don't have the experience; I was only a homemaker for thirty years."

2. **Discuss:** What are the class participants' first general reactions/impressions to the narrative? Does the woman probably feel worse about her job search _or_ her husband's lack of confidence in her? What employment skills does this woman probably possess? Do you think she has confidence in herself?

3. **Brainstorm** a list of skills a homemaker for thirty years might possess. Brainstorm a corresponding list of jobs such a person might be qualified to perform.

4. **Discuss** the possible constraints or advantages that different levels of education, age, volunteer work, background (e.g. rural or urban upbringing, former income level, etc.) may have on incentive or ability to obtain different types of jobs.

5. **Role play:** Working in groups of two to four, assign different class members a particular background (displaced homemaker, waitress desiring a job in another field, laid-off assembly line worker, person who lost farm, person with no employment experience, etc.) and have them convince another class member why they should be hired for a certain assigned job, or considered for some other program, position, etc. Switch roles so everyone participates in each role.

Variation: If class participants do not know each other well or feel timid in role playing in this way, divide the class into groups of three. Assign each group member one of the following roles: 1) **An interviewer** 2) An **applicant with an assigned background** (as above) 3) The **applicant's mouthpiece.** While the "applicant" is facing the interviewer the "mouthpiece" will stand behind or beside the applicant and convince the interviewer why the applicant should be considered for the job, training, position, etc.

If possible, assign a background to the applicant which is similar to his/her own. Hearing another extoll the virtues of the applicant should be a very affirming experience.

Switch roles so everyone participates in each role.

6. **Discuss:** How would class members advise the woman in the narrative from #1 above in assessing her strengths in terms of possible employment? How would they help her explore where she needs change/improvement in order to qualify for a certain job in which she is interested? How would they help her make a plan of change? How would class members assess themselves?

7. The following are additional areas to explore using the same narrative as a basis for discussion:

   What if we feel our spouse and family don't believe in us?

   How could this woman help her husband to have more confidence in her ability to find a job?

   Do you think this woman had more or less incentive to look for a job after this conversation with her husband?

   How could this woman boost her own self-esteem?

   If this woman had a very high level of self-esteem, how do you think this conversation would have been different?

   How is this situation similar to a situation that you or someone you know has faced?

CONCERN 2: Displaced homemakers, industrial/farm workers

"What to do about displaced homemakers and industrial or farm workers?"

NOTE: Many area schools in Iowa have displaced homemaker and retraining programs. Referrals to these programs or guest speakers from the programs may be useful in addressing this concern.

BASIC CONTENT USEFUL:

1. *Displaced Homemakers*--"Individuals who have spent most of their adult years working as homemakers and have suddenly lost that option due to divorce, death, or desertion. Women who are or have been dependent on government assistance or who are supported as the parent of a child who is sixteen or seventeen years of age" (Iowa Commission on the Status of Women, 1988).
2. *Displaced farmer or industrial worker*--an individual who is unemployed due to a lay-off or the selling/closing of the farm or industrial plant. The individual may be unable to obtain employment due to a lack of training in other fields.
3. The State of Iowa provides funds each year to selected programs providing services to displaced homemakers and assisting them in the transition back to the labor force. Contacts for these programs may be at Area Community Colleges, YWCA's, Women's Centers, or Job Service of Iowa.
4. Dislocated worker centers which help with retraining and job search assistance are available in some areas of the state.
5. Recognition of the realistic difficulties involved in redirecting job skills combined with a positive, expectant attitude toward the possibilities of new job directions may lead to greater success in obtaining retraining and employment for the displaced homemaker/worker.
6. *Production sector economy*--the portion of the economy related to manufacturing and production. In a broad sense this includes agricultural production.
7. *Service sector economy*--the portion of the economy related to the provision of services. Examples of service setor jobs are: the processing of information, provision of health care, insurance, social agency work, police force, hospitality work (hotel/motel and food service), etc.

LEARNING ACTIVITIES:

1. **Ask** the group how they would define displaced homemakers and displaced farm or industrial workers. Come to a common working definition of the terms.

2. **Group brainstorm** a list of circumstances that have contributed to the presence of displaced workers/homemakers in their community. What are the obstacles displaced homemakers/workers face in obtaining employment.

3. Referring to the list **ask participants to share** their knowledge of any programs or other help in their community dealing with the displacement situations. List these.

4. **Read** or have someone else read the following excerpt from a March 29, 1989 letter to the editor of the Des Moines Register:

   > "Multinational companies have been telling us that we are moving from a production economy into a service economy to cover the fact that they were moving their production to less-developed countries where labor is cheaper. The production capacity in this country has been reduced as a result...As any rural area in the state can tell you, production keeps the service sector going." (Atkinson, 1989)

   Discuss: What is the service sector economy?

   Group brainstorm a list of examples of jobs in the class participants' communities which are characteristic of the service sector. Create another list of examples of jobs in their communities which are from the production sector.

5. **Discuss** the ease of obtaining employment (may include what training or skills are necessary to obtain employment) and the expected pay range of each of the types of jobs listed. Note these comments on the list.

6. **Discuss:** What kind of similarities and differences are there within the service sector and production sector jobs? Can any generalizations be made regarding the types of jobs that are available in the community?

   Does the group expect this list to remain about the same for the next 5 to 20 years? What types of jobs might there be more of? Less of?

7. **Discuss:** According to what has been discussed, what implications are there for job training and employment opportunities in the community for displaced homemakers/workers? Discuss the earning potential and realistic expectations for acquiring training given jobs and training opportunities available in the community and expectations for future job availability.

8. Help the group **summarize** activity and if appropriate encourage participation in available displaced/retraining programs.

RESOURCES:

Atkinson, Sue. (Baxter, Iowa) Letter to the editor, Des Moines Register, March 29, 1989.

Iowa Commission on the Status of Women. 1988. Iowa Women and the Law, 6 ed. Des Moines, Iowa.

CONCERN 3: Being "overqualified"/too old

"What to do about not finding employment because one is "overqualified"/too old?"

SUPPLIES: *Optional:* The Employer's Choice: What Works in the Job Search. The National Center for Research in Vocational Education, Ohio State University. 33 minute video. Viewers watch for verbal and nonverbal cues as actors present the same information using different personalities and styles of communication as they are interviewed for clerical, retail, and machine trades jobs. This video is available on loan from the Iowa Curriculum Assistance System, N008 Lagomarcino Hall, Iowa State University 50011, 515/294-8919. ICAS # 32.0107, 5-1F.

BASIC CONTENT USEFUL:

1. It is "an unfair or discriminatory practice for any person to refuse to hire . . . or to otherwise discriminate in employment against any applicant . . or any employee because of age, race, creed, color, sex, national origin, religion, or disability . . . unless based upon the nature of the occupation". (Iowa Code 601A.6)

   Any suspected discrimination should be reported to the Iowa Civil Rights Commission.

2. Although we may not be able to alter hiring or firing practices, our ability to communicate effectively the strengths regarding our age, position, experience, and expectations may affect the way potential employers judge us.

LEARNING ACTIVITIES:

1. **Discuss:** What are the forms of redress one has available when one feels s/he has been unfairly discriminated against because of age? Has any class member had any experience in dealing with this problem? How did s/he handle it? What are alternative ways of dealing with discrimination based on age?

2. **View the video** The Employer's Choice: What Works in the Job Search.

   After viewing the video, **discuss** what characteristics of communication (verbal and nonverbal) were most important in conveying competence to the potential employer.

   Alternatively: **Divide the class** into groups of four or five people. Ask each group to brainstorm a list of characteristics of communication which persuades and/or conveys a sense of competence.

Ask each **group to share their list** with the rest of the class. Have the class look for commonalities among the list. Ask group members to clarify by description or example any characteristics not readily understood by the rest of the class.

3. **Discuss** the characteristics of communication that would be most important to use when a person is afraid of being denied employment on the basis of over-qualification or age.

4. **Divide the class into groups of three.** Using the list of job categories below, Assign one person in each group to be the employer/interviewer, one person to be the prospective employee/interviewee, and one person to be the observer.

   The prospective employee/interviewee's task is to convince the interviewing employer that s/he should be hired. The prospective employee chooses the job s/he is interviewing for and tells the other group members. S/he should pretend to be at least 55 years old and should use her/his own work (including homemaker) background as much as possible.

   The employer/interviewer's task is to respond in such a way that the interviewee must communicate her/his qualifications, experience, and expectations in a convincing manner. The employer should act as realistic as possible in interviewing an older person.

   The observer should write down the convincing aspects of the prospective employee's presentation. This task is to build skills in communication. Although aspects of the interviewee's presentation that need correction should be noted, it is even more important to accentuate the positive aspects. It is also the observer's task to congratulate the interviewee and interviewer on conducting the role play.

   With **groups working at the same time**, allow up to four minutes for each interview. Allow two minutes for the observer to comment on what was observed and general rehashing of the good points and areas for improvement.

   Switch roles so that each group member has a chance to do each job and repeat.

5. Ask the whole group what they discovered in doing the interviews. Ask for volunteers to give examples of the most effective communication observed. Help the group **summarize** the experience.

CONCERN 4: Attitudes and communication

"How do we more effectively deal with assistance workers' attitudes and communication with clients? Also with lenders?" "How can we communicate more effectively with other people such as bosses and people working in offices? How can we get in to see or schedule appointments to talk with the people essential to our needs? How can we be more effective and assertive in dealing with lenders?"

The following content and activities are adapted from: Tubesing, Nancy Loving and Donald A. Tubesing, eds. 1984. Speak up!, in Structured Exercises in Stress Management Volume II. Duluth, MN: Whole Person Press. (PO Box 3151, Duluth, MN 55803)

BASIC CONTENT USEFUL:

1. Two simple techniques of assertive behavior are *saying "no"* to unrewarding activities, extra obligations, inappropriate requests, etc., and *asking directly for what we want.*

2. Often people are either so passive and non-assertive in making requests that others have to guess at what they want or they are so aggressive that others feel a sting of anger with their request. Neither the non-assertive nor the aggressive pattern is a very effective style of communication.

3. With *non-assertive* communication a person may avoid making a request, or may ask in such an indirect way that the request is not understood or is easily turned down. With non-assertive communication, refusals of requests tend to be indirect with excuses for refusal given instead of truthful reasons.

4. In *aggressive* communication, requests and refusals are made clearly in a manner that tends to be coercive, hostile, demanding, and disrespectful.

LEARNING ACTIVITIES:

1. **Review** the basic content above.

2. **Discuss:** What is an assertive request? How should requests be stated so they are clearly understood, are respectful to the speaker and the listener, and encourage action? **List** characteristics and **give or ask** for examples.

3. **Ask participants** to give examples of both non-assertive and aggressive ways to make and refuse requests. After each example, ask them to change the style of the request or refusal to an *assertive* one.

4. **Discuss:** How are assertive refusals made? Why is making up excuses in refusing a request considered to be non-assertive?

5. Ask **participants to recall** an incident when it was very difficult for them to make an assertive request or assertively refuse a request, or a time when they felt their request was not understood or respected by someone in a position of authority.

   Working in pairs, ask each participant to replay the incidents (or a similar one). Partners will describe the incidents to each other; so that one partner may act as the other person(s) involved in his/her partner's situation. **Partners** should **give** each other **feedback** regarding the assertiveness of their communication and help each other make adjustments in their communication approach as necessary.

   Each partner should initiate at least two conversations, but continue the practice at least five to ten minutes. Encourage pairs to practice making requests assertively and saying "no" assertively. You may wish to describe situations for pairs to practice.

6. **Return to one group** and ask participants to share how they felt as they communicated during the activity. What was difficult or felt awkward to them? What helped them to communicate in an assertive fashion? How did their partners respond when they communicated assertively?

7. Help the group **summarize** the main ideas regarding assertive communication.

RESOURCES:

Tubesing, Nancy Loving and Donal A. Tubesing. 1984. "Speak Up!" in Structured Exercises in Stress Management Volume II. Duluth, MN.: Whole Person Press.

PRACTICAL PROBLEM II: What can I do to keep my family together and strengthen it in times of economic stress?

Concern 1: Lack of family recreation

Participants consider the concept of family recreation as a family strengthening activity and identify recreational activities available in the community appropriate to their families' interests and needs.

Concern 2: Respect for parents

Participants review statistics regarding children's violence against parents and estimate the prevalence of this type of violence in their community and local help available.

Concern 3: Protection from rumors

Participants use case studies to explore how rumors affect families and how family members can intervene to help other family members in the wake of rumors about their own families.

Concern 4: Intergenerational stress

Participants use worksheets and discussion to explore the stress involved in intergenerational households and their own coping systems.

Concern 5: Selling the family farm

A case study from music is used to focus on feelings involved in selling a family farm. Discussion on drawing strength from past experiences to deal with tragic events follows.

Single parents (see Parenting 3.1)

The class reviews generalizations from research regarding single parents and children's responses to separation or divorce of their parents. The class discusses the attitudes towards single parents in their community, advantages and disadvantages of single parenthood, and ways of dealing with children's pain regarding parental separation or divorce.

Peer pressure (see Parenting 1.1)

The class reviews observed behavior of their children and compares it to generalizations from research regarding peer group influence. On the basis of both, participants make recommendations for helping their children develop the self-assurance to make decisions independent of peer group influence.

Involving children in financial problems (see Parenting 1.3)

Communication with children regarding financial problems is explored through the use of a video of school children relating the impact of family financial stress on themselves, discussion about children's perspectives of family problems, and role playing.

CONCERN 1: Lack of family recreation

"What to do about lack of family or individual recreation because of expense?"

NOTE: This session may be presented as a discussion of a recognized problem or as an introduction to the concept of using recreation as a method of relieving stress or improving relationships.

BASIC CONTENT USEFUL:

1. Recreation may release built up tension and stress through physical activity or the relaxation of doing something fun.

2. Family recreation may provide opportunities to build interpersonal relationships within the family and expand experiences.

LEARNING ACTIVITIES:

1. **Read** the basic content stated above and ask group members for examples of how the statement may or may not be true. Repeat with the second statement.

2. **Discuss:** What do group members and their families do for recreation now? What is enjoyable about recreation to them? What have they enjoyed in the past? Has it changed? Why? (family life cycle change? physical ability? financial pressure? unavailability in the community, etc.) Are there some activities in which teenagers are more willing to participate with their families than other activities? Why? (You may wish to record ideas on chalk board or newsprint.)

3. **Make a group list** of the opportunities for family recreation that are available in the community.

   In the above list, for which activities are fees, equipment, or other expenses necessary? If many tend to cost money in one form or another, **group brainstorm** other more affordable activities in which they or their friends participate.

4. **Discuss**: Is there a lack of affordable family recreational opportunities in the participants' communities? If so, what can participants as individual citizens or as a citizen's group do about the lack of recreational opportunities? (e.g. Could they organize exercise groups or walking clubs, build community parks, purchase or repair playground equipment in the community?)

5. Help the group **summarize** generalizations and conclusions regarding family recreation and affordable recreation opportunities in the community.

CONCERN 2: Respect for parents
"What to do about children and teenagers who don't act as if they respect/obey their parents?"

BASIC CONTENT USEFUL:

1. In a three year study funded by the National Institute of Mental Health, a nation-wide random sample of 2,143 families, cutting across social, economic, racial, and religious lines indicated that in any given year, 3 out of every 100 American children ages 3 to 18 commit severe acts of physical aggression against their parents (Yudell, 1983).

2. The following are hypotheses to explain why parents may be battered by their children: (Yudell, 1983).

   Lack of authority--e.g. one or both parents may have given up the authoritative position in the family. They shy away from stating that they, not their children, should set the rules. The parents themselves may admit feeling that the adolescent is in charge.

   Drugs--Some therapists believe that drug use among teenagers can cloud perceptions of right and wrong so that they do not have to be on drugs at the time of attacks against parents. With prolonged use, drugs may produce a long-term erosion of a child's most basic values.

   History of violence--there may be a relationship between child abuse and parent abuse. One study indicated that the probability of a child attacking a parent is 1:400 with parents who have not been violent towards their children and 1:2 for parents who have been violent against their children. (Not all therapists agree with this hypothesis.)

3. In general, parents who are being abused by children wait too long to seek help. They may feel embarrassed or not know where to get help. If children are minors, help may be available through Family Centered Services of the Department of Human Services. Clergy, mental health associations, and family counseling centers may also be sources of help.

LEARNING ACTIVITIES:

1. **Review the content** regarding child aggression against parents.

2. Break into **groups of three or four individuals**. Ask each group to **discuss** the following questions:

   How common is violence by children against their parents or other family members in your community?

What comes to your mind when you think of children who do not respect their parents?

At what age does a child's disrespect for parents start to show? In what ways can parents deal with emerging disrespect in a grade school-aged child? A junior high-aged child? A high school teenager? A young adult?

What family or community sources of help are there for parents who feel they can no longer effectively guide a child because of her/his disrespect?

Why are parents sometimes hesitant to seek help in dealing with a disrespectful and perhaps violent child?

3. Ask groups to return to the larger group. **Ask each group to share** the major points of its discussion.

4. Help the group **summarize** the major ideas regarding what parents can do about children who disrespect them and the community resources available.

RESOURCES:

Yudell, Cliff. 1983. I'm afraid of my own children. Reader's Digest (August).

CONCERN 3: Protection from rumors

"How can we protect ourselves and our families from destructive rumors about us or others?"

BASIC CONTENT USEFUL:

1. A high sense of personal self-esteem may be the best defense against the destructiveness of rumors

2. If children hear rumors about themselves or their family, they need to be reassured about them by someone they trust; however, it may be very difficult and/or embarrassing for children to discuss the rumors.

LEARNING ACTIVITIES:

1. **Read** or have someone read the following case studies:

> "Ten-year old Rhonda felt distressed. She dragged her feet as she walked the last two blocks home from school. She wanted to ask her mother about something she had heard at school, but she was afraid. What she had heard couldn't be true. Or could it be? Tears started to well up in her eyes. Her parents couldn't have lied to her, could they have? Maybe she didn't want to talk with her mother at all. How could that kid at school have said that her daddy wasn't really her daddy?"
>
> "Stan noticed a few heads turn as he entered the Corner Cafe. Was he just imagining the place got quiet as he walked in the door and took his place at the counter? He was so fed up with the reputation he'd come to acquire. He was sick of responding to the leading questions of prying acquaintances and of having to defend his actions. He was known as the big spender, the speculator, as being crazy for putting so much money into the cattle operation. It seemed everybody knew what transactions were made between him and his banker. And even last night his son had told him that some guy had laughed at his son and said he better get used to sleeping on the cattle feed slab--that that's all that would be left of his dad's farming operation at the end of the year."

2. Ask the **group to identify** the rumors in the above case studies. Would these rumors be realistic in their communities? If not, change them to make them more realistic.

3. **Discuss:** What were the responses of Rhonda and Stan to the rumors about themselves? Was Rhonda's response realistic for a child? Why or why not? Was Stan's response realistic for an adult? Why or why not?

4. **Discuss:** If the class members were Rhonda's mother or father, how could they help Rhonda deal with this rumor? (Both, if Rhonda's father was not her biological father or if he was her biological father.)

5. If class members were Rhonda's parents or Stan's wife, how would they help Rhonda or Stan bolster her or his self-esteem in the light of the rumors?

6. Help the group **summarize** how it would be possible to reassure children in the wake of destructive rumors and how they might help a family member build self-esteem to counteract rumors.

CONCERN 4: Intergenerational stress

"What do we do about intergenerational stress, especially with a two-family household?"

ADVANCE PREPARATION: Make enough copies of the "Stress Exhaustion Symptoms" and "Stress Buffer Shield" exercises for each class participant (Cooperative Extension Service, 1985).

SUPPLIES: Chalk board or newprint

BASIC CONTENT USEFUL:

1. Family problems or uncomfortable situations are a source of stress.
2. Every individual has resources which s/he uses to cope with stressful situations.
3. Self-esteem is a primary key to long-term stress management (Tubesing and Tubesing, 1984).

LEARNING ACTIVITIES:

1. **Hand out** a copy of the "Stress Exhaustion Symptoms" worksheet to each class member. Review the explanation with the group and ask members to **fill out** their worksheets according to their personal situations.
2. Verbally **review the completed** "Stress Exhaustion Symptoms" worksheet with the class. In which categories did participants have the most stress checks? In which categories the least? Do class members feel that they are experiencing a great deal of stress symptoms or is this a period in their lives which is relatively free of stress symptoms?
3. Ask participants to turn the worksheet over and **write the following** category headings: Children, Parents, Other family, Employment/training, Other. Ask participants to take a few moments to **think of possible sources of stress** in their own lives and list them under the appropriate categories.
4. Referring to the lists under Children, Parents, and Other family, **discuss** why we feel stress from family situations. Look for answers relating to attitudes, expectations, living arrangements, care and concern, life events such as sickness, divorce, death, marriage, births.
5. Ask participants to **recall or imagine living in a two-family household** (especially with two generations of adults). What are causes of stress to adults in this situation? What may be causes of stress to children in this situation. **Write** on board or newsprint.

6. **Hand out** a copy of the "Stress Buffer Shield" exercise to each participant. Referring to the two-family stress sources written from #5 above or others individuals may be considering, ask each participant to **write in or draw** symbols of their own stress buffering resources.

7. As a group **review** what participants listed as stress buffering resources.

8. Help the group to **summarize** symptoms of stress, sources of stress, why intergenerational/two-family stresses occur, and resources to help deal with stress. It may be helpful to refer members to other community resources dealing with stress, (community programs, library, Cooperative Extension materials, etc.)

RESOURCES:

Cooperative Extension Service. 1985. Self-help groups session seven-Managing Stress, FE-F-270g. Ames, IA: Iowa State University.

Tubesing, N. L. and D. A. Tubesing. 1984. The fourth source of stress, Structured Exercises in Stress Management, Volume II. Duluth, MN: Whole Person Press, p. 17-23

STRESS EXHAUSTION SYMPTOMS

People react to the stress in their lives in lots of different ways. No two people are alike. The combination of what we've inherited from our parents, the environment we've grown up in and our own outlook on life influence what we feel when lots of changes or difficulties take place. With the same score on the list we've just filled out one person may feel that he or she is pretty comfortable and in control while another person may feel overwhelmed emotionally and physically.

The next checklist we're going to fill out shows 5 different kinds of symptoms. Probably no one will experience all the symptoms in any one list but many people will have some in each of the five lists. Looking at your own stress symptoms can help you see what's going on in your life. If you check lots of symptoms it doesn't mean there's something "wrong with you." Instead it may just mean that you've had a lot of adjustments and difficulties to handle recently.

Check the symptoms of stress exhaustion you've noticed lately in yourself.

PHYSICAL
___ appetite change
___ headaches
___ tension
___ fatigue
___ insomnia
___ weight change
___ colds
___ muscle aches
___ digestive upsets
___ pounding heart
___ accident prone
___ teeth grinding
___ rash
___ restlessness
___ foot-tapping
___ finger-drumming
___ increased alcohol, drug, tobacco use

EMOTIONAL
___ anxiety
___ frustration
___ the "blues"
___ mood swings
___ bad temper
___ nightmares
___ crying spells
___ irritability
___ "no one cares"
___ depression
___ nervous laugh
___ worrying
___ easily discouraged
___ little joy

SPIRITUAL
___ emptiness
___ loss of meaning
___ doubt
___ unforgiving
___ martyrdom
___ looking for magic
___ loss of direction
___ needing to "prove" self
___ cynicism
___ apathy

MENTAL
___ forgetfulness
___ dull senses
___ poor concentration
___ low productivity
___ negative attitude
___ confusion
___ lethargy
___ whirling mind
___ no new ideas
___ boredom
___ spacing out
___ negative self-talk

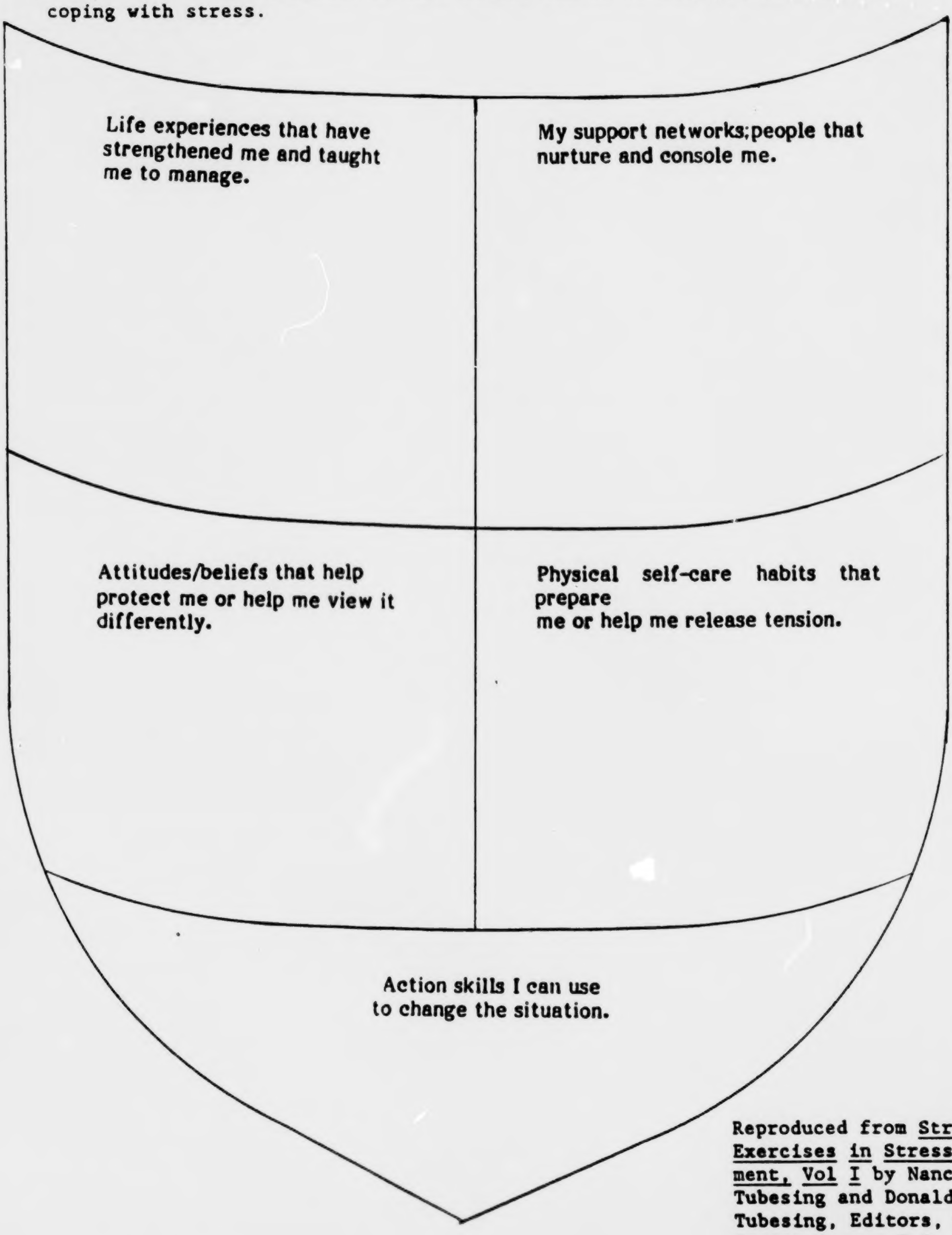
RELATIONAL
___ isolation
___ intolerance
___ resentment
___ loneliness
___ lashing out
___ hiding
___ clamming up
___ lowered sex drive
___ nagging
___ distrust
___ fewer contacts with friends
___ lack of intimacy
___ using people

Reproduced from Structured Exercises in Stress Management, Vol I by Nancy Loving Tubesing and Donald A. Tubesing, Editors, Whole Person Press, P.O. Box 3151, Duluth, MN 55803, 1983.

SE 2.4

STRESS BUFFER SHIELD

A stress buffer is a coping skill that helps people transform stress into a positive force and protects them from breaking down under pressure. For home study fill in the reactions of this stress shield to help you find ways of coping with stress.



Life experiences that have strengthened me and taught me to manage.

My support networks;people that nurture and console me.

Attitudes/beliefs that help protect me or help me view it differently.

Physical self-care habits that prepare me or help me release tension.

Action skills I can use to change the situation.

Reproduced from Structured Exercises in Stress Management, Vol I by Nancy Loving Tubesing and Donald A. Tubesing, Editors, Whole Person Press, P.O. Box 3151 Duluth. MN 55803.

CONCERN 5: Selling the family farm

"What could help us and our parents (and children) when we feel forced to sell a farm that may have been in the family for years and its continued operation in the family has been the dream for many?"

ADVANCE PREPARATION: Obtain recording of Montag, Carol. "Tools" from Swallows Return in the Spring. You may also wish to make three copies of the lyrics.

BASIC CONTENT USEFUL:

1. The loss of family farms and consolidation of agricultural production in the hands of fewer and fewer individuals will continue to fundamentally alter the social fabric of our rural communities and have serious implications for generations of farmers and non-farmers alike.

2. A 1978 study which analyzed Agricultural Stabilization and Conservation Service (ASCS) records in 47 Iowa counties found that 57.2 percent of the acres considered in the study were rented (only 42.8 percent were controlled by owner-operators). In a 1988 study of eight Iowa counties an additional 6.7 percent of total farmland had come under the control of lenders since 1984 (The Fate of the Land, 1988).

3. Federal farm programs for many years have favored large-scale, high technology farming. USDA estimates of farm-family incomes show that one-third of the families living on small farms (less that $40,000 gross sales per year) were living below the national poverty level in 1986. Thirty percent of the families on medium-sized farms ($40,000-$250,000 gross sales) were below the poverty level and 20 percent of the families on large farms (over $250,000 gross sales) had poverty level incomes in 1986 (Soth, 1988).

4. Families from the smallest farms depend mostly on off-farm work for their incomes and federal farm subsidy programs do not help them (Soth, 1988).

LEARNING ACTIVITIES:

1. **Play** the recording of Carol Montag's "Tools" from Swallows Return in the Spring. Explain before playing the tape that this is a discussion between father, son, and grandfather. It may be helpful to identify when the voice changes as the song proceeds.

2. **Discuss:** What has happened in this song? What is the wish of the father? The son? The grandfather? It appears the father has been forced to sell the farm? Why would the father want the son to try to start farming anew?

3. **Discuss:** How does the grandfather try to help his son (the father) accept that the grandson does not want to continue in farming?

4. **Discuss:** How is the son probably feeling as he tells his father and grandfather he is leaving farming? What if the son's dream had been to farm with his father? Why might he act defensively towards his father?

5. **Discuss:** If this family lived in your community, where might they find help in dealing with the decisions they must make now and in their future? During a time in which family members are likely to feel they are not in control of their own destination, in what ways could each family member respond to the others in order to help them feel as though they are retaining some control over their lives? Some class members may have examples they would like to share.

6. **Discuss:** What life experiences of the grandparents, parents, and younger generation might help them to face and deal more positively with the tragedy of selling the family farm? Group may **draw examples** from their own experiences.

7. Help the group **summarize** why farm families may be faced with selling the family farm, how various family members may feel about such a sale, and how the family members and community can be supportive in the situation.

RESOURCES:

Cooperative Extension Service. 1985. Self-help groups, session five--Personal Strengths and Self Esteem, FE-F-270e. Ames, IA: Iowa State University.

The Fate of the Land: Rural America's Continuing Crisis. 1988. Des Moines, IA: Prairiefire Rural Action, Inc..

Montag, Carol. 1990. "Tools" from Swallows Return in the Spring. Recording available from Carol Montag, 4705 Sugar Pine Drive NE, Cedar Rapids, IA 52402.

Soth, Lauren. 1988. Farm-family income is still low, Des Moines Register (December 19) p. 12A.

PRACTICAL PROBLEM III: How can I make my marriage or significant relationship with another person more positive during periods of economic stress?

Concern 1: Marriage and financial stress

The class reviews information regarding financial conflict and marriage and then discusses and role plays communication practices which may help couples allow their conflict to be more constructive.

Concern 2: Self-esteem and role reversal

The class uses a case study vignette to explore the feelings which may accompany household role reversals. A diagram of feelings and behavior associated with working through and overcoming loss is also utilized.

Concern 3: Spousal violence

A film on battered women is used to open discussion regarding spousal violence. Factors playing roles in family violence and community resources and responsibilities are discussed.

CONCERN 1: Marriage in financial stress
"What can we do to strengthen marriages of those experiencing economic stress?"

SUPPLIES: Copies of the handout "Guidelines for Helpful Fighting" continued with "Communication Practices which Harm Relationships".

BASIC CONTENT USEFUL:

1. Studies in the 1970s and 1960s indicated that married couples quarrel over money more than anything else and that economic stress is a major cause of marital failure (Saxton, 1977).

2. In a study published in the early 1980s, involving 12,000 people, it was found that couples fight more about *how to spend money* than about whether they had enough money (Blumstein and Schwartz, 1983).

   Major sources of economic conflict in marital relations are:

   Conflict over bills

   Conflict over what the limited amount of money will be used for when spouses have different priorities

   Conflict over power - who controls the use of money (Saxton, 1977).

3. In the study published in the early 1980s it was determined that a lack of money does not break couples up. A good marriage is possible no matter what income the couple has as long as the couple agrees on how the money is managed (Blumstein and Schwartz, 1983).

4. Couples who decide together how money should be managed, who share control and share values are predicted to have happier, calmer, longer-lasting marriages (Blumstein and Schwartz, 1983).

5. Working out economic problems in the family is made more difficult because 1) in our society money is often considered a hush-hush or taboo subject; couples tend to be reluctant to talk with each other about money concerns; and 2) our image of the family discourages expressions of anger or conflict. (Blumstein and Schwartz, 1983; Lamanna and Riedmann, 1981).

6. Rather than avoiding conflict about the use of money, couples may be able to constructively work through their conflict and find solutions which ease their conflict and strengthen their marriage. The use of specific communication techniques may help them to work through such conflicts.

LEARNING ACTIVITIES:

1. Two common and conflicting perceptions about economic stress and marriage are: 1) Economic difficulties (e.g. a national depression or recession) keep marriages together; and 2) Financial difficulties tear marriages apart. **Discuss:** What examples do class members know of which fit each of these perceptions? How could both of these observations appear to be true?

2. **Review** content #'s 1 through 4 above.

3. **Discuss:** What determines whether financial difficulties strengthen or harm a couple's relationship?

4. **Review** content #5 above: What **examples** do the class members have of times they felt discouraged from talking about money within their family? When have class members felt discouraged from expressing anger or conflict to a person with whom they had an intimate relationship? **Discuss:** According to their experiences do class members agree or disagree with the statement in content #5.

5. **Review** content # 6 and **hand out** copies of "Guidelines for Helpful Fighting" and "Communication Practices which Harm Relationships".

6. **Review** the descriptions of harmful communication techniques printed on the handout. Ask for **examples or role plays** of each of the harmful communication practices mentioned.

   Discuss: Do participants know of other harmful communication practices? Which harmful practices are most common?

7. **Review** the communication strategies listed as guidelines for helpful fighting. (Give examples or role play those techniques which are not readily understood.)

   Discuss: Which of these practices are easiest for participants to use when they discuss finances with their marriage partner or significant other? Which are most difficult?

8. **Challenge** the class participants to choose one or two of the helpful techniques and to resolve to use and test that technique in communication with their spouse or partner. (They may wish to focus instead on avoiding using the harmful techniques)

9. Help the group **summarize** the main ideas of the lesson.

RESOURCES:

Blumstein, Philip and Schwartz, Pepper. 1983. What makes today's marriages last? Family Weekly, (Nov, 13), p. 4-7.

Lamanna, Mary Ann and Riedmann, Agnes. 1981. Communicating about conflicts, Chapter 10 in Marriages and Families: Making Choices Throughout the Life Cycle. Belmont, CA: Wadsworth Publishing Company.

Saxton, Lloyd. 1977. The economics of the family, chapter 14 in The Individual, Marriage, and the Family (3rd Ed.). Belmont, CA: Wadsworth Publishing, Company, Inc.: .

SE 3.1

GUIDELINES FOR HELPFUL FIGHTING

The following strategies are ones which can help make fighting between intimates productive to the relationship rather than destructive:

Leveling with each other: Be as candid as possible with each other. Leveling is self-disclosure. It means "being transparent, authentic, and explicit about how one feels". Misunderstandings often occur because partners expect their other to understand them more perfectly than their other realistically can. Don't take for granted that your partner understands how you feel.

Strive for "congruent" communication: Congruency is when what you think, feel, and say are all the same thing. For example, you are not being congruent when:

You say: "I'm so glad we have this time to talk."
But you are thinking: "How much longer are you going to hang around?"
And you are feeling that you would really like to go do the laundry.

Use "I-statements" to Avoid Attacks: Try starting your statements or questions with "I" rather than with "you" or "why". A statement starting with "I" is usually perceived as an attempt to recognize and communicate feelings. A statement or question starting with "you" or "why" is often perceived as an attack on the other person. I-statements are even more effective when stated in a positive way: "I'm angry that you are late. I miss spending that time together with you."

Make sure complaints or other messages are understood: Give feedback by repeating out loud in your own words what your partner has just said to make sure you understood correctly. Ask your partner whether your perceptions of his/her feelings are correct.

Choose the time and place of a fight: It may be helpful to schedule a certain time and place to fight or discuss a certain issue. In this way both partners can be thinking about the issue and give full attention to it and their partner. It may be helpful to set a time limit for such a discussion, and to agree in advance to stop the fight after a certain amount of time.

Focus on one issue at a time: Don't bring up unrelated or past events. This only overwhelms a couple so that it is harder to find a solution to the current issue.

Be willing to seek a solution with your partner: Have an end in sight for your disagreements. Be prepared to ask for a specific change, and be willing to compromise and change yourself.

Don't compete: The goal of a helpful fight is that both partners understand each other better and that some change is made to help solve a problem. There should be no losers.

COMMUNICATION PRACTICES WHICH HARM RELATIONSHIPS

Harmful communication practices are those which create distance between partners. Instead of resolving conflict, these communication practices increase conflict:

Avoiding necessary **conflict:** A partner may leave the house when a fight threatens to start, sulk or become sullen and refuse to talk, whine or cry in order to put off a fight, "hit and run" by making a complaint and leaving no time for an answer or resolution. These are all harmful practices when an issue needs to be discussed.

"**Gunnysacking**": Gunnysacking means storing up old complaints in an imaginary gunnysack which becomes bigger and bigger until they are dumped all at once on one's partner.

"**Kitchen-sink fight**": This type of fighting occurs when partners don't focus on resolving specific issues but instead throw in all sorts of unrelated complaints. It may also occur when partners fight about an issue of small consequence when they are really angry about something more important.

Mixed messages: Mixed messages are contradictory verbal and / or nonverbal messages. Often the messages let the other person know that something is wrong while at the same time they deny that anything is wrong. The "silent treatment" is a classic mixed message.

SOURCE:

Lamanna, Mary Ann and Riedmann, Agnes. 1981. Communicating about conflicts, Chapter 10 in Marriages and Families. Belmont, CA: Wadsworth Publishing Company.

CONCERN 2: Self-esteem and role reversal

"What do we do about self-esteem related to role reversal and working wives with unemployed husbands or husbands earning less money than wives?"

SUPPLIES: Copies of "Loss Diagram" handouts, optional copies of "Fastrack" cartoons, 3 optional copies of narrative printed in Learning Activity #1.

BASIC CONTENT USEFUL:

1. When someone loses a job, s/he might feel not only the loss of that job but also the loss of a sense of prestige from having the job, a sense of position in the place of employment or role in the family (e.g. "bread winner"), and/or a loss of personal dreams and aspirations.

2. Because working through loss can take time, it is often helpful to understand where you or someone you care for is in working through and overcoming the loss.

3. Successful marriages are ones in which the partners are willing to adapt to meet the challenges with which they are faced.

LEARNING ACTIVITIES:

1. Ask three people to **read / act out** the following case study (adapted from Moore, 1977).

Leo: "You're crazy. Why should I do your job for you?"

Elena: "My job!" yelled Elena. "You're the crazy one. No, you're not crazy. You're stupid."

Leo: "Listen, Elena, don't talk to me like that. In this house I still wear the pants. Do the dishes, baby. That's your job."

Elena: "Well, I have news for you, Leo. I cannot bring home a paycheck and keep the house clean at the same time, not without help. I demand your help."

Leo: "Well, lady, you can demand all you want, but I will not have dishpan hands for you or anybody. I work hard all day. I will not spend my nights washing and cleaning. Get me a beer."

Narrator: Elena turns and walks toward the refrigerator, her hands trembling as she opens the door and takes out a cold beer can. Why should she feel so guilty? Was she wrong to ask her husband to help? Couldn't he see what needed to be done? Leo was also angry.

Leo: "You wanted that job, right? Now you have it. That doesn't change your job here at home."

Elena: "Leo, I only want you to help me. Is that asking too much? It doesn't make you less of a man. It shows you care."

Leo: "I'll show you that I care. You can just quit that crazy job! You'll have all the time you need to clean house and look after the kids and me. You won't be so tired any more and you'll stop nagging me."

Elena: (screaming) "You idiot! How the hell do you expect to pay the bills on what you bring home? If you had any brains in that thick head of yours, you'd...Oh, forget it!" (Begins to snatch newspapers off the floor and stack them in a heap.)

2. **Discuss**: Is this story realistic? If no, how could the details be changed to make it more realistic?

3. **Discuss**: What was going on in this story? Why was Elena frustrated? Why was Leo frustrated? How are the roles that Elena and Leo need to play now different from the ones they expected to play when they were first married? Were Elena and Leo willing to adapt to the new situation in which they found themselves?

4. **Discuss**: Do members of the group have any examples in which financial role-reversal has been a problem for themselves or couples they know? Have other problems stemmed from bad feelings because of role reversals?

5. **Discuss**: Can the group think of other ways a loss of a job, some other position, or a friend, etc. might promote a sense of loss of other tangible or non-tangible possessions? (Think in terms of perceived loss of family esteem, family/community position, self-respect, etc.)

6. In order to improve the understanding of loss, **hand out** copies of "Loss Diagram".

   Explain that not everyone goes through these stages to the same degree, in the same amount of time, or even in the same order. (This concept is demonstrated by the wavy lines in the diagram.)

7. Ask the group to **give examples** of symptoms of each stage of loss. If the group is stumped, prompt with examples such as:

a) A usually energetic but recently unemployed factory worker lies on the couch all day pretending to watch TV, refusing to think about how bills will be paid.

b) A regular church-going family stops attending services.

c) A family with two children whose father was just laid-off has used up the money in their bank account. There is little food left in the house and the husband does not want his wife to apply for food stamps.

d) An unemployed father begins an employment retraining program. He says he now realizes that it has been a good opportunity for him to take care of the children while his wife was working the last two months.

8. **Discuss**: What might be signals that the family needs to seek professional help in order to work through the stages of loss? (e.g. family members act destructively, prolonged depression, inability to assess options in coming up with a plan for return to better life.)

9. **Discuss**: How can understanding loss help families work through feelings that come with spousal role reversal.

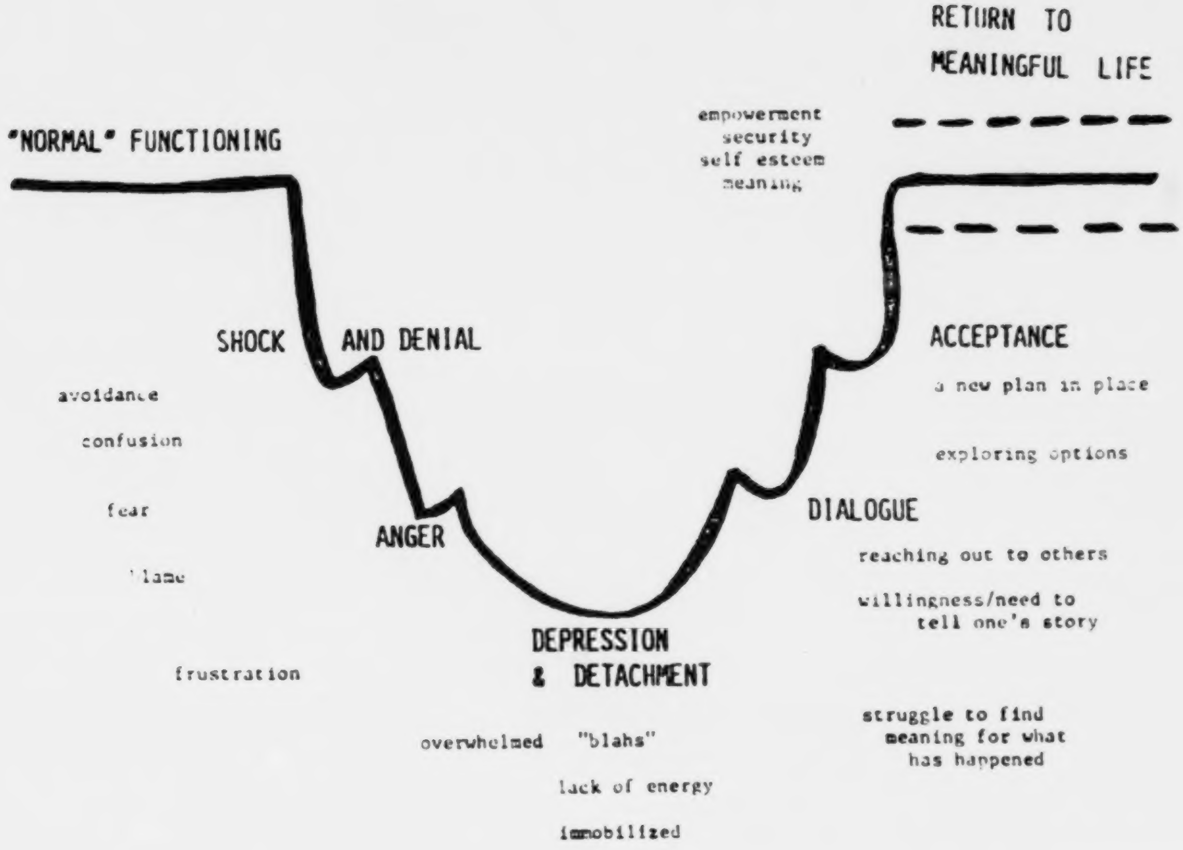
10. **Discuss**: How is working through loss related to adaptability in marriage or other relationships?

RESOURCES:

Cooperative Extension Service. 1985. Self-Help Groups, Session three--Loss: You can help yourself and others, FE-F-270c.

Moore, Cheryl. 1977. The Fight, in L. Srinivasan (ed.), Perspectives on Nonformal Adult Learning. New York: World Education.

UNDERSTANDING LOSS CHART


RETURN TO
MEANINGFUL LIFE
"NORMAL" FUNCTIONING
empowerment
security
self esteem
meaning
SHOCK AND DENIAL
avoidance
confusion
fear
blame
frustration
ANGER
DEPRESSION
& DETACHMENT
overwhelmed
"blahs"
lack of energy
immobilized
DIALOGUE
reaching out to others
willingness/need to tell one's story
struggle to find meaning for what has happened
ACCEPTANCE
a new plan in place
exploring options

The dotted lines on the right side of the diagram show that families probably won't end up at the same place they started before the loss or crisis began. If they have been unable to move through all the stages they may not end up as well off as before the experience. However, if people can accept their feelings, talk them out, and accept help from others, they may end up stronger than they were before the difficulty or loss occurred.

Reproduced from:
Cooperative Extension Service, 1985, "Self-help group session three: Loss: You can hlep yourself and others". FE-F-270c. Iowa State University: Ames, IA.

BEST COPY AVAILABLE

CONCERN 3: Spousal violence
"How do we deal with spousal violence issues?"

SUPPLIES: Obtain the film Battered Women: Violence Behind Closed Doors. Film description: 24 minutes. A public awareness documentary about one of the most serious forms of violence in our society. Explores the myths and the realities that cause this phenomenon. Features interviews with both male perpetrators and female victims. Examines the cultural aspects of this aberration of human behavior and some alternatives for the victims including community shelters, counseling and education.

BASIC CONTENT USEFUL:

1. A 1976 national study of 2,000 families estimates that one out of every six husbands or wives committed at least one violent act against their partner during the year of the study. When considering the entire length of the marriage, 28 percent of the couples had experienced violence between partners (Queijo, 1984).

2. Reports of spouse abuse in Iowa increased from 1,620 in 1985 to more than 4,500 in 1987 (Will rising poverty ..., 1988).

3. Actual rates and specific causes of family violence are hard to discover because of the secretive nature of family violence. It may appear that family violence occurs more often in families of lower socioeconomic status because they cannot afford private counseling and must seek help through public agencies or wait until the problem is so bad the police must become involved (Queijo, 1984).

4. Factors which may play a role in family violence include: (Queijo, 1984)

    Alcohol abuse--although figures in different studies vary considerably, the percentage of family violence in which alcohol was a contributing factor has been reported to be as high as 90 percent.

    Struggle for control and power--e.g., a husband's sense of power may be threatened when his wife goes back to school or work and he may resort to violence as a means of regaining control.

    Social isolation-social networks of relatives and close friends can help prevent family violence by offering assistance during family crises and thereby providing an outlet for frustration. Family and friends can also provide some objective feedback to family members when it appears that their ideas on healthy family behavior have become distorted.

LEARNING ACTIVITIES:

1. **Show** the film, **Battered Women: Violence Behind Closed Doors.**

2. **Discuss** participants' reactions to the film. What was most troublesome about the film? What reaction do participants have towards the male abusers? What role did lack of self esteem play in the abused? In the abusers? What reactions do participants have towards the woman expressing that she thought she could still change her husband?

3. **Review** the basic content above.

4. **Discuss:** How common is spousal violence in the community? What are the visible signs of spousal violence? Are there behavioral signals on the part of either spouse that may indicate that spousal abuse is occurring? If so, what might some of them be?

5. **Discuss:** What avenues of help are there for victims of spousal violence? For their children? What would a victim of spousal violence do in the participants' community, i.e. where would s/he turn for help?

6. **Dilemma Theater:** Read and ask participants to share their thoughts on possible endings to the following dilemma from the perspectives of a) the narrator neighbor; b) the wife; c) the husband; and d) the child:

   > "I had just slipped off my shoes and was ready to lie on my bed for a short nap when I saw my neighbor's car careen into his driveway. My neighbor has been out of work and the talk is that he spends a lot of time at the local tavern. I realized I wouldn't be able to rest; the yelling from my neighbor's house would start in a moment. This is not the first time I've wondered about what happens over there. I hear a lot of fights and more than once I've noticed that my neighbor's wife was wearing dark glasses when she left for the store or was hanging clothes out on the clothesline. I've seen big bruises on her arms and have wondered how violent their fights become. I wish I knew her better. She doesn't seem to be too sociable but I'll admit I've never invited her over. Oh! the yelling has started. I glance at the clock and wonder if their eight-year-old son is in the house."

7. **Discuss** possible endings to the dilemma from the perspectives of the narrator neighbor, the wife, the husband, and the son.

   Discuss: What is the responsibility of family members, neighbors, or concerned others when spousal violence is suspected?

8. Help the group **summarize** the main ideas from the content and discussions.

RESOURCES:

Queijo, Jon. 1984. When family conflicts result in violence: The paradox of intimacy. Bostonia, (July), pp. 21-25, citing University of New Hampshire, 1980 Published report, Behind Closed Doors.

Will rising poverty make rural America 'No Place to Be?' 1988. Women of the Land, I (4) (Fall). Des Moines: Prairiefire Rural Action.

PRACTICAL PROBLEM IV: How can I get moral/emotional support? How can I give it to others?

Concern 1: Depression

Depression is compared to forms of severe mental illness. Symptoms of depression are discussed as are indications that suggest professional help is needed.

Concern 2: Support groups

Participants consider advantages and disadvantages of various support groups from the neighborhood level to the national level. The class works together to plan the organization of a community level support group dealing with a hypothetical concern chosen by the class.

Concern 3: Status and peer approval

The group considers the universal need for affirmation and approval by peers. Participants individually consider a person with whom they have difficulty in dealing and are then led through a series of steps to come up with an action plan to deal more effectively with that person by using appropriate affirmative actions towards the person.

Concern 4: Help for persons in atypical crises

Class members respond to hypothetical crises assigned to them to consider the resources available to help them or a neighbor deal with such crises.

Concern 5: Interacting with persons with disabilities

A film or video is used to open discussion regarding feelings towards persons with handicaps. Barriers towards interaction and handicaps of "non-disabled" persons are discussed.

Concern 6: Loneliness of those living alone

Focus is placed on Iowa's elderly population and family and community responses to loneliness.

Other adults (see Parenting 3.3)

Participants discuss the need single parents have for adult friends and from their own experiences describe characteristics that help adults develop healthy, non-manipulative relationships with other adults.

CONCERN 1: Depression

"What does "depressed" mean? How is it different from other mental difficulties?

BASIC CONTENT USEFUL:

1. More than 20% of Iowa's rural population may have been suffering from depression because of economic stress in 1988 (Hoyt, 1988).

2. Depression may range from a case of feeling blue or having the "blahs" to feeling overwhelmed and/or immobilized (Cooperative Extension Service, 1985a).

3. Depression is an illness affecting the entire body and mind. Warning signs may include feeling tired and having little "get up and go", being irritable and getting upset easily over little things, getting too much sleep or not enough sleep, restlessness, feeling very sad and breaking into tears without knowing why, losing interest in usual activities, physical problems such as headaches, stomach pain, or other unusual bodily feelings, feeling agitated and unable to relax, or having difficulty in concentrating and making decisions (Cooperative Extension Service, 1985b).

4. Professional help through pastoral counseling, community mental health or other counseling centers available, or hospitals may be needed if the depression severely interferes with work tasks, family relationships, or is resulting in violence. Short term antidepressant medication may be prescribed in cases of severe depression (Cooperative Extension Service, 1985b).

5. Mental illness refers to psychiatric disorders which often require specialized treatment which may include therapy, medication, and/or hospitalization.

LEARNING ACTIVITIES:

1. **Discuss:** What images do the words "mentally ill", "mentally unbalanced", "psychotic" give us? Ask the group to **choose the word** they prefer to use to mean a condition of severe mental illness.

2. **Discuss:** What is the difference between suffering from depression and suffering from severe mental illness (use the word the group prefers)? **Brainstorm and list** characteristics of people suffering from depression and those suffering from severe mental illness.

3. **Review** the basic content listed above.

4. **Discuss:** Why might a person think that they may be suffering from a severe mental illness when they are suffering from depression? Why might a depressed person neglect seeking help in managing the depression?

5. **Discuss:** What symptoms of depression indicate a need for professional help? Where can people suffering from depression go for help in the community? In the community, what kind of stigma is attached to a person seeking help for depression or other form of mental illness? How would the class members encourage a friend or relative suffering from depression to seek help?

6. Help the group **summarize** the main ideas from the content and discussion.

RESOURCES:

Cooperative Extension Service. 1985a. Self-help Groups; Loss: You Can Help Yourself and Others". FE-F-270c. Ames, IA: Iowa State University.

Cooperative Extension Service. 1985b. Depression: Causes, Effects, and Treatment. Pm-1230. Ames, IA: Iowa State University.

Hoyt, D. 1988. Economic stress and mental health in rural Iowa, Rural Iowans depressed but optimistic. ISU Daily (November 16).

CONCERN 2: Support groups
"How do we become involved in supportive groups?"

NOTE: Learning activities presented here are related to formal support groups. ISU Cooperative Extension Service bulletin FE-F-270f, Self-help groups session six "Family strengths and support systems", 1985 is an excellent additional resource for discussing family support. It includes a family inventory and discussion questions. Questions specific to farm families can easily be adapted for use with town or urban families.

BASIC CONTENT USEFUL:

1. Family, church, friends and neighbors may act as supportive groups. In a 1986 report, family, church, neighbors, and friends were all judged as giving very or somewhat adequate emotional or financial support to farm families by over one half of the respondents (Cooperative Extension Service, 1986).

2. Support groups are formal or informal networks of people with a common concern. People making up the support group provide moral support to the others. They also often pass around information regarding their common concern.

3. Although members may look at a disbanded formal support group as one which failed, a disbanded group may be a sign of success or simply of changed priorities of community members.

LEARNING ACTIVITIES:

1. Ask participants to **brainstorm a list** of all the support groups they know of in the following category levels:

   a) Neighborhood or church
   b) Community or city
   c) County
   d) Region or area of state
   e) State
   f) National

   The class may think of support groups related to age, parenting, mental/physical disabilities, crisis, gender, health condition, addictions, etc.

2. **Discuss:** How did the various groups listed get started? What level of group seems most appealing to the class members? For what type of problem/situation? Why is one level more appealing than others? (e.g. travel necessary, confidentiality of concern, organizational pattern, etc.)

3. **Discuss:** Why do some support groups disband? Is disbanding a good sign or a bad sign. What might be the consequences to the group members?

4. Ask the group to **work together** to come up with a hypothetical class plan to develop, organize, and advertise a community or county level support group dealing with a concern chosen by the class. If the class is large, divide into groups of 3-6 people with different support group emphases.

   Class groups should consider how support group members may guard against one or two members "taking over" a support group. (e.g. support group members may develop a set of rules dividing responsibility, maintain open communication within the group, and enabling a loving confrontation if anyone begins to act as if they are owning the group.)

5. **Summarize** the class plans and the main points considered.

RESOURCES:

Cooperative Extension Service. 1986. Iowa farm and rural life poll: Summary. (Spring), Pm-1262. Ames, IA: Iowa State University.

CONCERN 3: Status and peer approval

"What to do about everyone's need for status and approval by peers?"

SUPPLIES: paper and pencils or pens for each participant.

BASIC CONTENT USEFUL: (Adapted from Tubesing and Tubesing, 1984.)

1. Affirmation is a basic human need. Everyone needs to be touched, recognized, and appreciated by other people. Everyone is capable of giving affirmation to others.

2. Acknowledgment, positive responses, encouragement, and expressed appreciation of another are all affirmation actions towards other people.

3. Using affirmation actions towards others may reduce one's own stress and may help build better relationships and opportunities for better communication and understanding.

4. *Acknowledgment* may be simple non-verbal contacts (e.g. eye contact, smile, sitting close by); verbal contact; and careful listening and responses.

5. *Positive responses* can be used even if one doesn't agree with someone else. Positive responses include not only what you say but how you say it. (e.g. "That's an interesting viewpoint", "It sounds like you've thought a lot about this", etc.)

6. *Compliments* to express encouragement or appreciation are most effective when they are specific and stated directly to the recipient. Compliments may have more impact when they include the effect on the speaker. (e.g. "I felt proud of you for speaking up about the transportation problem. It made me feel like I could speak up too!")

LEARNING ACTIVITIES:

1. **Request examples** from participants of when they felt accepted and respected by another person or group. Compare the feelings and their own actions towards that individual or group with examples of when they have not felt accepted or respected by another individual or group.

2. **Discuss** what actions reflect peer approval and status in the work place or other groups.

3. **Review** with the class the content related to affirmation and relate it to peer approval of an individual.

4. Ask everyone to **think** about someone with whom they have some difficulty relating. The selected person may be a family member, a co-worker, a bill-collector, landlord, social service case worker, receptionist, etc.

5. **Discuss** the idea of everyone possessing some good qualities. Ask everyone to **make a list** of the good qualities of the person with whom they have difficulty dealing.

6. Below the list of good qualities, ask participants to **divide their papers** into the following sections: *"acknowledgment"*, *"positive responses"*, *"encouragement"*, and *"appreciation"*.

7. Ask participants to **think** of specific actions they could take to acknowledge, respond positively, encourage, and show appreciation for the person with whom they are having difficulty.

8. When participants have completed the task, ask for volunteers to **share** some of their ideas and their thoughts on how such actions would affect the communication and relationship between them and the other person.

9. **Summarize** the main ideas of the activity.

RESOURCES:

Tubesing, N. L. and D. A. Tubesing. 1984. Affirmative action plan in Structured Exercises in Stress Management Volume II. Duluth, MN: Whole Person Press.

CONCERN 4: Help for persons in atypical crises
"What to do about providing or finding moral and other support for persons in an atypical crisis (e.g. mental health) or newly poor?"
"What to do about farmers and others who are embarrassed about their financial difficulties and won't look for help or support even if it would be beneficial to them?"

SUPPLIES: Cut slips of paper for every class member. On each slip of paper, describe a particular type of crisis. Try to provide a wide variety of crises: e.g., mental breakdown of spouse, teenage son in jail, family violence, house fire, rushed to hospital and confined there after a car wreck, home burglarized, foreclosure on farm or other business, care of a severely handicapped child, daughter leaving two school-aged children for you to raise, stranded out-of-state in broken down car, etc.

BASIC CONTENT USEFUL:

1. Persons experiencing a type of crisis new to them may not know what resources are available to help them through the crisis.

LEARNING ACTIVITIES:

1. **Hand out** one of the slips of paper naming a particular type of crisis to every class participant.

2. Ask **class members to imagine** that they, their family, or their neighbors are in the situation described on the slip of paper. Ask them to think about the family complications arising from the situation. (e.g.: If you are confined to the hospital, what arrangements must be made for children at home? Who will inform your employer or others of your whereabouts? Is there auto insurance? Medical insurance? What if you were taken to a hospital far from your home? How will your spouse manage without the car?, etc.) Class should **be prepared to share complications** with the group.

3. Ask class to **think about** the community, human, or personal **resources** that would be available to them in the crisis situation they are considering. How would they use the resources available to address the crisis and family complications arising from the crisis? How would they be able to use the resources in helping a neighbor deal with the same crisis?

4. Ask each **class member to share** his/her thoughts on the above. Encourage others to share any ideas which occur to them regarding the type of crisis or complications being reported and resources with which to address them.

5. **Discuss:** What ideas do the class members have for community or family provisions for "providing or finding support for persons in atypical crisis"? How might those provisions be implemented?

6. Help the group **summarize** the main ideas.

CONCERN 5: Interacting with persons with disabilities
"How can we interact better with persons with various disabilities?"

SUPPLIES: Obtain the film/video The Toughest Barrier. This presentation is 25 minutes. Catalog description: "The need to be accepted as active community members is expressed by four handicapped individuals, shown participating in a variety of activities. Interpersonal relationships are stressed as a way to overcome the "toughest barrier": society's attitude toward the handicapped."

A Day in the Life of Bonnie Consolo may be substituted if the above film/video is not available. This film is 17 minutes. Catalog description: "Bonnie Consolo was born without arms. In following her through a normal day, one finds she leads a happy, productive life. She cares for her family, does all her own housework, drives a car, and plays horseshoes. During this time she also shares her rich philosophy of life and the "advantage" of being handicapped.

BASIC CONTENT USEFUL:

1. We often allow disabilities to become a barrier to meaningful interaction between people.
2. Our attitudes act as a handicap just as physical limitations act as a handicap.

LEARNING ACTIVITIES:

1. **Show** the film / video The Toughest Barrier or A Day in the Life of Bonnie Consolo.
2. **Discuss:** What initial reactions did class members have towards the film / video? What were the attitudes of the characters in the film/video towards their handicap? What were the attitudes of their family and friends? How were those attitudes communicated?
3. **Discuss:** What were the barriers made by others who were put off by the handicap? How did the characters in the film / video deal with negative attitudes towards them?
4. **Discuss:** What does this film / video have to say to us? How can we develop a more accepting attitude and better communication towards and with persons who are handicapped?

Discuss: What are our own handicaps? What experiences can we relate to this film / video?

5. Help the group **summarize** the main points of the film/video and discussion.

CONCERN 6: Loneliness of those living "alone"
"What can we do about loneliness of the elderly or others who live alone?"
"What can we do about feelings of neglect when family members don't visit (especially the elderly)?"

SUPPLIES: Obtain a film on aging. Two recommended films are:

Minnie Remembers, 5 minutes, Catalog description: "This film is an excellent, but painful, illustration of loneliness, aging, and widowhood. A visualization of Donna Swanson's poem, 'Minnie Remembers'".

After Autumn, 10 minutes, Catalog description: "Set in a rural area, this film shows a day in the life of an 82-year-old farmer, living alone, coping with the problems of isolation and abandonment."

BASIC CONTENT USEFUL:

1. In 1980, 6% of Iowa's population were 76 years old or older. (Cooperative Extension Service, 1982).
2. In 1980, 91% of Iowans 65 years old or older lived in a household. Of those, one-third lived alone. (Cooperative Extension Service, 1982).
3. In 1979, about 15% of Iowans 65 or older had poverty status (doesn't count Iowans in institutions). (Cooperative Extension Service, 1983.)
4. According to a study done in Iowa, many adults suffer from "sub-clinical depression" which could lead to severe depression. An important help for elderly victims of depression is to talk to others. Death of companions and friends who may have provided support in the past may increase the need to talk to others (Shotwell, 1989).

LEARNING ACTIVITIES:

1. **Review** the basic content above.
2. **Discuss:** What are the lasting impressions from the film? What did the character communicate to you? What is most important to the character as presented in the film?
3. **Discuss:** What roles does the family play in the character's life and daily living? Are the basic emotional needs of the character being met? How/or how not? Why/why not?
4. **Discuss:** What resources does the character draw upon in dealing with daily tasks, loneliness, death of peers, fears? How does the

presentation in the film compare to elderly people in your family or neighborhood?

5. **Discuss:** What are some things that we (as individuals, family members, or community members) can do to address the physical needs and loneliness that some elderly may experience?

RESOURCES:

Shotwell, Walt. 1989. Elderly Depression: Iowan's study finds doctors, therapists must alter attitudes. Des Moines Register (November 28), p. T1.

Cooperative Extension Service. 1982. Iowa Census '80: Complete Count Census Data - Iowa. Pm-1041. Ames, IA: Iowa State University.

Cooperative Extension Service. 1983. Iowa Census '80: Socioeconomic and Housing Characteristics - Iowa. PM-1974. Ames, IA: Iowa State University.

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Behind Closed Doors. 1980. University of New Hampshire.

Blumstein, Philip and Schwartz, Pepper. 1983. What makes today's marriages last, *Family Weekly* (Nov. 13), 4-7.

Communicating Non-defensively: Don't Take it Personally. 1982. (film/video) Contemporary Films.

Cooperative Extension Service. 1977. Stress: Friend or Foe? ISP-27b. Ames, IA: Iowa State University.

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McGinnis, Thomas C. and Finnegan, Dana G. 1976. *Open Family and Marriage: A Guide to Personal Growth*. St. Louis: The C.V. Mosby Company.

Minnie Remembers. 1976. (film) Mass Media Ministries, Inc.

Montag, Carol. 1989. *Swallows Return in the Spring*. (sound track) Cedar Rapids, IA.

Nethercott, David C. 1985. Prolonged, Hidden Unemployment: the reality, and responses. *Iowa Journal of Counseling* 5 (1) 4-8.

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Saxton, Lloyd. 1977. *The Individual, Marriage, and the Family* (3rd Ed.). Belmont, CA: Wadsworth Publishing Co., Inc.

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The fate of the land: rural america's continuing crisis. 1988. Des Moines, IA: Prairiefire Rural Action, Inc.

The Toughest Barrier. 1979. (film/video) Iowa State University.

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Work Attitudes and Human Relations in Business. 1987. Columbia, MO: University of Missouri. (Curriculum available through Iowa Curriculum Assistance Service, Iowa State University, Ames, IA. ICAS # 37.0101 2-1).

Yudell, Cliff. 1983. I'm afraid of my own children. *Reader's Digest*, (August).

PROBLEMS WITH AN EFFECT ON PARENTING

PERENNIAL PROBLEM: How do we approach parenting with limited economic resources?

Practical Problem I: What to do about pressure on children or the rest of the family to spend money?

CONCERN 1: Peer pressure
CONCERN 2: Children's desires and advertising
CONCERN 3: Involving children in family financial problems
CONCERN 4: Agreements on spending for children

Practical Problem II: How can we enhance our children's educational and other learning experiences?

CONCERN 1: Creating learning experiences
CONCERN 2: Children and jobs
CONCERN 3: Supporting children's activities
CONCERN 4: Changes in school programming

Practical Problem III: What to do about single parenting/working with ex-spouses?

CONCERN 1: Single parenting
CONCERN 2: Working with ex-spouses
CONCERN 3: Other adults

Practical Problem IV: What to do about employment, training, and child care?

CONCERN 1: "Latch-key" children
CONCERN 2: Quality time for children
CONCERN 3: Day care

Practical Problem V: What about child abuse laws and the Child Protective Service System?

CONCERN 1: Safe disciplinary actions
CONCERN 2: Understanding the child abuse laws
CONCERN 3: Public's role in preventing child abuse

CURRICULUM ADDRESSING PARENTING

PERENNIAL PROBLEM: **HOW DO WE APPROACH PARENTING WITH LIMITED ECONOMIC RESOURCES**

PURPOSE: The purpose of this section of the curriculum is to provide structure for the integration of concerns specific to parents with limited financial resources into other parenting curricula.

LEARNING PROCESSES AND OUTCOMES:

Through their own personal experiences the learners will define in relevant terms the practical problem to be explored.

The learners will analyze problems related to parenting through the use of given research findings, population statistics, generalizations by experts in the field, and the learners' own experiences, perspectives, and reasoning.

The learners will consider solutions or responses to the parenting problems which are realistic in their own local and personal situations.

Through the exchange of ideas regarding parenting problems and the supportive environment of the class, the learners will recognize and be motivated to use resources and strategies which may aid them as they address parenting problems in their own lives.

PRACTICAL PROBLEM I: What to do about pressure on children or the rest of the family to spend?

CONCERN 1: Peer pressure

The class reviews observed behavior of their children and compares it to generalizations from research regarding peer group influence. On the basis of both, participants make recommendations for helping their children develop the self-assurance to make decisions independent of peer group influence.

CONCERN 2: Children's desires and advertising

Through a collage making activity participants analyze the images and emotional triggers used in advertising to appeal to different age levels. A case study is used in considering the effect that different responses to children's demands for purchases have on children's sense of self-confidence.

CONCERN 3: Involving children in family financial problems

Communication with children regarding financial problems is explored through the use of a video of school children relating the impact of family financial stress on themselves, discussion about children's perspectives of family problems, and role playing.

CONCERN 4: Agreements on spending for children

Communication techniques for use in conflictive situations are discussed and practiced using a cooperative role play with special emphasis on "I Statements" and "You Messages".

CONCERN 1: Peer Pressure

"How can we counteract destructive forces of peer pressure on our children and reinforce positive forces of peer pressure?"

BASIC CONTENT USEFUL:

1. Normal adolescent development involves learning to be psychologically independent of parents; part of this process involves the adolescent turning increasingly toward relationships outside the home.

   The appeal of belonging to a peer group stems from the transitional developmental stages that children enter at puberty and their wish and developmental task of separating themselves from their parents. As adolescents progress through these transitional stages they eventually become more independent from both parental and peer guidance (Kimmel and Weiner, 1985).

2. The importance of being accepted into a peer group leads most early adolescents to become concerned about conformity to group standards and popularity among their peers. Conformity to peers tends to increase in importance and peak during the junior high school years; it then becomes increasingly less important through the high school years (Kimmel and Weiner, 1985).

3. Although peer influence is important, there is much evidence that, in general, parents retain primary influence on their children throughout their children's adolescence. Young people are more likely to listen to their parents than to their peers regarding questions of values and morality, educational and occupational plans, and handling interpersonal relationships. They are more likely to listen to their peers than their parents in matters of choosing friends, managing peer relationships, and spending leisure time. When merely obtaining information, studies show that adolescents tend to turn more to adults outside of their family than either parents or peers (Kimmel and Weiner, 1985).

4. The peer group may set expectations for the styles of clothing to be worn, the kinds of issues that are expected to be fought over with parents, and the social activities permissible to members of the group. Adolescents who do not go along with the language, clothes, and what is expected by their peers may be ostracized by the others (Elkind, 1978).

5. In general, the influence of the peer group on the individual is affected by the following factors (Kimmel and Weiner, 1985):

   a. The more time young people spend with each other and the more closely tied to their peer group they feel, the more likely they will be influenced by the peer group. In contrast, very family-oriented adolescents will feel less influence from the peer group.

   b. In early and middle adolescence, the more determined adolescents are to assert independence from their parents, the more they are likely to be influenced by their peer group.

   c. In unfamiliar situations or circumstances, in which the adolescent is unsure about her/his response, s/he is more likely to be influenced by the peer group.

   d. The greatest influence of the peer group tends to be on children and adolescents who are neither highly popular nor highly unpopular. Individuals who are highly admired and considered leaders are likely to set the standards for the group but are not otherwise so influenced by the group. Individuals who are not very popular may also feel less pressure to conform to the group.

6. Children/teenagers often need assistance in developing the self-assurance and experience which will allow them make choices for themselves which may go against peer group attitudes and behaviors.

LEARNING ACTIVITIES:

1. **Divide the class** into two halves. Ask one group to think of all the negative attitudes/behaviors associated with peer groups and peer pressure. Ask the other group to think of all the positive attitudes/behaviors associated with peer groups and peer pressure. Allow a short time for this, (1-2 minutes).

2. Ask **each group to share** the list with the class.

3. **Discuss:** From class member's observations, at what age does peer pressure become more important in children's lives? What developmental tasks are happening at that time to make peer pressure significant to children?

   Review and discuss basic content # 1-4 listed above.

4. **Review** basic content # 6 above. Specifically consider harmful activities or attitudes with which children might become involved through peer groups (e.g. substance abuse, stealing, defiance of school authority).

   Review basic content # 5 above and **as a group describe** the children who are most likely to fall into negative peer group pressure.

5. **In groups of two or three persons** discuss characteristics of the participants' children which relate to the content above (age, independence, perceived popularity, self-concept, etc.) For each child

discussed the group may think of ideas of how the parent could help the child build the self-assurance to help him/her make decisions which may go against negative pressures from a group.

6. Help the class **summarize** the major ideas of the discussions.

RESOURCES:

Elkind, David. 1978. Sympathetic Understanding of the Child; Birth to Sixteen (2nd Ed.). Boston: Allyn and Bacon, Inc.

Kimmel, Douglas C. and Irving B. Weiner. 1985. Adolescence: A Developmental Transition. Hillsdale, New Jersey: Lawrence Erlbaum Associates, p 291-320.

CONCERN 2: Children's desires and advertising

"How can we respond to children's demands for the commercial goods they see advertised on TV and in other media?"

SUPPLIES: old newspapers and magazines with advertisements geared toward various age levels, heavy paper for each participant, scissors, glue, markers.

BASIC CONTENT USEFUL:

1. Children typically spend more time viewing TV than they do in school and approximately 60 percent of their viewing time is filled with commercials. (Cooperative Extension Service, 1986.)

2. Advertisements are designed to evoke certain emotional triggers or images to which the viewer or listener will respond. Examples of emotional triggers or images that children or parents might respond to include family togetherness, healthy families, intellectually gifted children, affluence, nostalgia and tradition.

3. Preadolescent children tend to rely on their parents and older siblings as the major source of cues for their basic learning about buying. Teenagers, however, are likely to take more cues regarding consumption from the behavior of their friends (Schiffman and Kanuk, 1983).

4. Parents can use their children's enthusiasm to buy goods as learning experiences. This may be enhanced as children begin to gain some control over how money is spent.

LEARNING ACTIVITIES:

1. **Review** content.

2. Ask **each participant to pick an age group** (preschoolers, school-aged children, teenagers, young adults, young parents, middle-aged adults, older adults) and **create a collage** using advertisements cut from newspapers and magazines. The purpose of the collage is to demonstrate the underlying messages and emotional triggers used to appeal to the particular age group. Ads may be cut or torn out and glued onto the heavy paper. Participants may wish to label the emotional trigger or underlying message across the ad with markers.

3. Ask **each participant to present his/her collage** and discuss what the ads represent to the age group chosen.

4. **Focusing on advertisements directed toward children,** discuss in particular how printed ads and radio and TV commercials appeal to children.

5. **Discuss:** How can adults best help children who desire the goods they see/hear advertised? How should strategies helping children deal with pressure to have goods change as a child gets older? How can parents help younger children who do not understand why a family must choose not to buy something, or the choices involved in making purchases?

6. **Read** or have someone else read the following case study:

> Karen pushed the ad for the Levi jean vest with the matching mini-length jean skirt, stone-washed, over to her mother again. "All the other girls have it, Mom. I just love this outfit! Look how cool she looks in it! Oh, please!! And it's on sale, this week. Oh, please." At a sale price of $44.99 the outfit was still way out of line, and Karen's mother was fed up with hearing about this wonderful jeans outfit. Two weeks ago all Karen talked about was Nike aerobic shoes she just "had to have." The budget didn't stretch that far and Karen's mother was sick of Karen wanting everything 'all the other girls have'.
>
> "No! absolutely not!" Karen's mother exploded, "I've heard the last I'm going to hear on this subject. Just get it through your thick head that you can't always dress like 'all of the rest of the girls'. We don't have the money and even if we did we wouldn't be spending it on clothes that you love today but will throw in a heap on the floor tomorrow. Now go to your room for a while."

7. **Group discussion:** What do you think of the this story? Is it realistic? If not, what changes can you make in it to be more realistic?

8. **Discuss:** Why was the purchase important to Karen? How do you think Karen would feel if the purchase were not made? What do you think of the way in which Karen's mother responded to her request? If this were a typical response by Karen's mother, what effect would it have on Karen's self-esteem? On her relationship with her mother?

9. **Discuss:** What would have been a better response by Karen's mother to help Karen increase her own self-confidence regarding her appearance and maturity in making purchasing decisions? How could Karen's mother demonstrate empathy with her child's desire for the clothing better? Why is it important to boost a child's self-confidence and/or demonstrate empathy in situations like this one?

10. Help the class **summarize** the major ideas.

RESOURCES:

Cooperative Extension Service. 1986. Money in Our Children's Hands. Ames, Iowa: Iowa State University.

Schiffman, Leon G. and Leslie Lazar Kanuk. 1983. Consumer Behavior (2nd Ed). Englewood Cliffs, New Jersey: Prentice-Hall, Inc., p. 326-27.

CONCERN 3: Involving children in family financial problems

"How much should we involve children in financial and other problems in the household? How do we help them build their self-esteem in the midst of crises?"

SUPPLIES: ISU Cooperative Extension video "The Rural Crisis Comes to School", 1985. 28 minutes. Catalog description: "Video taping for the program was done in various Iowa schools to show the rural-related problems some youth are having and how their teachers are helping them. Symptoms of stress are discussed along with classroom techniques for relieving that stress."

BASIC CONTENT USEFUL:

1. When a family is under stress (e.g. from financial change resulting in need to change purchasing behavior), it may be difficult to discover if the children are also suffering from the stress. Children may not know how to express what they are worried about.

2. Children think the world revolves around them. This is not because they are selfish kids, but because they don't have a good idea of cause and effect relationships that do not directly concern them. Children often think that they cause bad events which happen to a family.

3. We tend to think that we can shelter our children from family problems and that if we don't talk about the problems, then the children will never know they exist. We forget that children are skilled at getting information by piecing together snatches of their parent's conversation and by changed behavior or moods of the family.

4. A child will probably not be protected or spared from worry or stress by being uninformed about major family crises.

5. By discussing the family situation with children in an honest, simple way and assuring them that Mom and Dad will find a solution to the problem, parents may spare children the agony of being scared about a problem which they do not understand and which they may have blown out of proportion.

LEARNING ACTIVITIES:

1. **Show segments** of the Cooperative Extension video **"The Rural Crisis Comes to School"** in which the students are talking about their families' financial crises related to the farm crisis.

2. **Discuss the concept "family financial crisis"**: What would constitute family financial (or other) crisis? Crisis might be partially gauged by how much household stress is produced because of the event.

3. **Examine** with the group the **basic content listed above**. Does the class have examples of situations in which a child assumed blame for a family tragedy (e.g. divorce, house fire, illness of another child)? Participants may be able to think of bad events which they thought they had caused when they were children.

4. Stimulate **discussion** about how comfortable parents feel talking about finances with their children. Where does the group stand? Different members of the group may have very different feelings about what is appropriate to share with children.

5. **Discuss:** How does a parent talk with a child about a family financial crisis? What is meant by talking with a child at the "child's level"?

6. Ask for some **volunteers to act as a parent** explaining to each child, a six-year-old, a ten-year-old, and a sixteen-year-old, the following scenario:

   > "The family can't keep up with mortgage payments and the bank is going to take back their house. All the savings of the last three years have been put into the mortgage and the parents aren't yet sure where the family will live."

   Discuss: Would the words that were used to explain the situation be understandable to children of 6, 10, and 16 years? Would the concepts be understood? Would the children understand that they weren't to blame and that it is the parent's responsibility (and not the children's) to take care of the problem?

7. **Discuss:** When you help children understand family financial (or other problems), how can you help them understand when the problem needs to be kept confidential? To whom can children talk about family crises that worry them? Are there times when you would **not** share a family problem with a child? Under what circumstances?

8. **Summarize:**

   > Children tend to think they are responsible for family crises and unhappiness. This is called "feeling misplaced guilt"
   >
   > Telling your child the truth about family crises by using simple but honest explanations at the child's level of understanding and assuring children that Mom and Dad will find solutions to the problem will help relieve children of any mistaken sense of responsibility they may have regarding the situation.
   >
   > When you can, involve your children to some degree in the problem solving/decision-making process. This may help the crisis seem more manageable to them and would be a good example in problem solving.

RESOURCES:

Cooperative Extension Service. 1988. Helping Children Cope with Stress. HE-167. Ames, Iowa: Iowa State University.

Cooperative Extension Service. 1985. *The Rural Crisis Comes to School*. 75379. Ames, Iowa: Iowa State University.

CONCERN 4: Agreements on spending for children

"How do parents make agreements on values regarding how much will be spent on children for items such as clothing, gifts, sports equipment, etc.? What would facilitate parental discussion on this issue?"

"What do we do about grandparents and other significant adults who "spoil" our children or buy into values other than what we want for our children?"

SUPPLIES: Copies for each participant of "Attitudes Regarding Spending for Children" inventory.

BASIC CONTENT USEFUL:

1. The values that every adult carries regarding money management and spending on children helps determine his/her spending behavior.

2. Adults wishing to buy gifts for children may be responding to a wide variety of personal reasons for wanting to give to the child.

3. When parents do not agree to what is being spent on their children by the other parent or another adult, honest discussion between the adults may be a good step towards making changes in spending behavior or attitude.

4. Conflicts between two or more people who have a relationship with each other can often become very entangled with other aspects of their relationship. The conflict may be difficult to isolate and nearly impossible to define objectively. The persons involved may not share the same perception of what the critical issue is in the conflict or even that the conflict exists. Persons involved may attribute the conflict to different causes and may assign different meanings to each person's behavior in relation to the conflict or even to attempts to communicate about the conflict. (Sillars and Weisberg, 1987).

5. "I statements" are statements made to others which focus on the speaker's feelings regarding an event instead of on blaming or accusing the listener. "You messages" may be statements of blame or accusation spoken to a listener.

6. When engaged in a conflict discussion, it is often helpful to use "I statements" to explain how you feel regarding a specific situation rather than to use a "you message". A "you message" often implies blame and puts the listener on the defensive.

LEARNING ACTIVITIES:

1. **Hand out** to each participant a copy of the personal inventory **"Attitudes Regarding Spending for Children"**. This is a short exercise designed to help the participants focus on their attitudes regarding spending on children by them, the other parent, and other adults.

2. When the inventories are completed, **discuss** with the group their **responses** in general. For what statements are answers in the extreme (either strongly agree or strongly disagree)? For what statements are answers in the neutral range? What does the response and discussion tell the group about their attitudes regarding the content of the practical problem of this section?

3. **Review the BASIC CONTENT # 1-4** listed above.

4. **Discuss:** If you feel strongly about what is or isn't being spent on your children, how can you talk about it with the other adults concerned without harming their feelings, or stepping on their relationship with your child? How can you avoid allowing such a discussion to become a fight between adults?

5. **Review content # 5-6** above.

6. **Discuss:** Has anyone in the group had experience in consciously using "I Statements" and avoiding the use of "You Messages"? If so, ask them to describe how it worked. Does the person feel the discussion was in any way different because of the use of "I Statements" or avoidance of "You Messages"?

7. **Discuss:** What other types of communication techniques has the group heard of or used when in a conflict situation with another adult or child? How well did the techniques seem to work?

8. **Participate in cooperative role play dialogue:** Divide the class in half. Ask each half to sit so they are in a group facing the other half. You will be assigning each half of the class **one** role for a cooperative role playing dialogue. **Read** the following story line (or adapt it to correspond more closely to your group's discussion):

> "Ellen is the mother of two children: a boy, Mark, 11-years-old, and a girl Stacy, 7-years-old. Ellen has been struggling for the past two years in her attempt to make ends meet as she works as a waitress part-time and attends the local community college working towards certification as an LPN (Licensed Practical Nurse). Her parents are retired. Since Ellen started back to school, it seems as though her parents have taken over her role of providing toys and clothes for the children. At first she was relieved that some of the financial pressure to provide those things for her kids was lightened. But lately, the gifts, and the clothing seem to be getting much more elaborate. Last week her parents bought Stacy a leather cowgirl style skirt and vest and they bought Mark an expensive electronic video game! Ellen doesn't even like electronic video games and is afraid Mark will spend his time rotting in front of the tube instead of running and playing outside like children are supposed to do. Ellen doesn't think her parents should spend so much on the kids, she doesn't approve of what they are buying the kids, and she feels as though she's losing control over what her kids have. She

must talk with her parents. How can she avoid alienating them and yet still get her point across?"

Ask one half of the class to cooperatively play Ellen and **the other half to cooperatively play both of Ellen's parents** (or assign roles according to your adaptation of the story line). Ask one of the group members playing Ellen to open up the conversation regarding her parents' spending on the kids. Some one in the group playing Ellen's parents will respond. **Each member in the group should speak once** with other members taking turns to add to the conversation. Speakers are free to add to the story in order to create a more meaningful conversation. Remind the groups to **try to use some of the communication techniques** they have discussed. Continue the dialogue until various communication techniques have been tried and the conflict has been fully developed.

9. Help the class **process what happened** in the cooperative role playing dialogue: Were the groups members able to incorporate "I Statements", "You messages", or other techniques discussed into the conversation? What were the responses from the other group when these techniques were used?

   Did there seem to be a change of attitude on the part of Ellen or her parents as a result of the conversation? If so, what did it seem to be? Will there likely be a change of behavior by the Grandparents? How did the emotional level of Ellen or her parents change throughout the conversation? Did Ellen and her parents agree on the reason for their conflict? What other issues were pulled into the conversation as Ellen and her parents addressed the spending issue?

10. Help the class **review the main points** regarding the elements of conflictive communication and communication techniques.

RESOURCES:

Sillars, A.L. and J. Weisberg. 1987. Conflict as a social skill. In M. Roloff and G. Miller (eds.), Interpersonal Processes: New Directions in Communication Research. Newbury Park, CA: Sage Publications, 140-171.

P 1.4

ATTITUDES REGARDING SPENDING FOR CHILDREN

Put an X on the spot on the line which most closely corresponds to how you feel about each of the following statements:

1. It's important that my spouse and I agree on what we spend for the children.

```
Strongly                                                                         Strongly
Disagree                Disagree                 Neutral                  Agree     Agree
I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I
```

2. When adults don't agree on how much money should be spent for children, there is bound to be confrontation.

```
Strongly                                                                         Strongly
Disagree                Disagree                 Neutral                  Agree     Agree
I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I
```

3. It's important to discuss bothersome spending behavior when it relates to me or my family.

```
Strongly                                                                         Strongly
Disagree                Disagree                 Neutral                  Agree     Agree
I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I
```

4. It's too difficult for me to talk about another adults' spending behavior.

```
Strongly                                                                         Strongly
Disagree                Disagree                 Neutral                  Agree     Agree
I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I
```

5. It's important to me that my children only play with toys or dress in clothes I approve of.

```
Strongly                                                                         Strongly
Disagree                Disagree                 Neutral                  Agree     Agree
I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I
```

6. It bothers me when other adults spend more on my child than I could afford to.

```
Strongly                                                                         Strongly
Disagree                Disagree                 Neutral                  Agree     Agree
I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I-------I
```

PRACTICAL PROBLEM II: Enhancing our children's educational and other learning experiences.

CONCERN 1: Creating learning experiences

Considering the learning experiences for their children that they would like to provide, parents work in pairs to come up with low cost alternatives to meet similar learning objectives for their children.

CONCERN 2: Children and jobs

Parents consider the appropriateness of various jobs for different age levels of children and how parents can help children prepare for such jobs. Through a case study parents discuss the appropriateness of parental involvement in a child's job concerns.

CONCERN 3: Supporting children's activities

Parents discuss the importance of giving their children moral support for their activities and ways that moral support is expressed.

CONCERN 4: Changes in school programming

The class works as a concerned parent group to organize a plan of action in response to a hypothetical school issue to be addressed by a local Board of Education.

CONCERN 1: Creating learning experiences

"How do we help create learning experiences for our children when transportation and fee charges limit our recreation and travel possibilities?"

SUPPLIES: Department of Natural Resources listing of nature trails in the area. Phone books or other directories of community resources such as agencies, events, parks.

BASIC CONTENT USEFUL:

1. Although many of the learning experiences families share together involve travel and other expenses, there are many opportunities for family learning experiences around the home and in the community that involve less expense.

2. Children may enjoy and need to spend time together with their parents just as much as parents desire to provide learning experiences for children.

LEARNING ACTIVITIES:

1. **Discuss:** What types of family learning experiences would the class members like to provide for their children? Ask parents to make lists of the types of activities they would like to provide for their children but are unable to because of the costs involved. Solicit some examples to write on the board.

2. Ask **each participant to choose one of his/her children** to consider for the following exercise:

    a. **Divide the class into pairs** ask each participant to explain to her/his partner which child s/he chose to think about for the exercise and to briefly describe that child.

    b. Ask each participant to **think about one or two particular learning** activities s/he would like to provide for that child. Ask partners to share their thoughts with each other.

    c. Ask partners to **analyze each of the activities** they just mentioned and list what learning experiences for the child would be contained in each activity. (e.g. Would the child be learning something about nature? Science? Art? How to get along with other children? Seeing new places? Learning about history? About other cultures, etc?) You may wish to have some pairs share their ideas aloud in case if there is some confusion regarding the assignment.

    d. Have **each pair brainstorm** places or activities in their own community or home which would contain learning experiences for the child similar to those learning experiences in # 2b. The pairs **may wish to refer to the community reference books.**

(Examples of ideas: hiking on nature trails or through a pasture or a less known part of the city; touring work sites of parents or friends, visiting construction sites and trying to figure out what is being worked on within the site; using libraries; embarking on science or art type projects at home; writing and illustrating a home-made book; creating a museum or history trail out of items in the house or places around the neighborhood and using the library to find out about the history of the items or the neighborhood; interviewing elderly people from the community to learn what life was like there years ago.)

3. Ask the **pairs to return to one group. Process** the activity with the group: Were the pairs able to come up with alternative local activities that accomplished the same learning activities as the more costly activities for which they were substituting? Ask each pair to summarize the types of learning experiences and activities they were seeking. Ask the other group members to contribute any suggestions they may have regarding the activities described by the pairs.

4. Help the group to **summarize** the main ideas discussed.

CONCERN 2: Children and jobs
"What about jobs for children to do for pay to learn responsibilities and skills?"

SUPPLIES: Newsprint paper for four groups, markers

BASIC CONTENT USEFUL:

1. A part-time job may help children and teenagers develop a sense of responsibility, pride in themselves, and experience in spending and saving.

2. Jobs for children and teenagers must be appropriate to their skill and responsibility level. Location and time away from studies and other activities are also considerations in finding an appropriate job.

3. Parents and children must agree what help, if any, the parents will give to the children in job responsibilities.

4. A child may learn as much from bad experiences in spending as from the good. Parents can help by helping children and teenagers set goals for the use of the money and teaching them about savings accounts and comparison shopping.

LEARNING ACTIVITIES:

1. **Divide** the class **into four groups.** Assign each group one of the following age levels: ten or younger, eleven to thirteen, fourteen to sixteen, seventeen to nineteen. Give each group a piece of newsprint and ask them to divide it into three columns. Ask each group to brainstorm for their assigned age group and list in the columns:

   First Column: A list of money making activities or jobs appropriate for children of their assigned age group.

   Second Column: Skills or responsibilities the child needs to possess in order that the corresponding job in the first column be a success.

   Third Column: Ways parents could help prepare the child for the skills and self confidence corresponding to the jobs and skills in the first and second columns.

2. Have **each group present** their lists. Incorporate discussion as appropriate.

3. **Read** the following case study:

   "Ten-year-old Jill has taken on an early morning paper route. Her mother, however, worries about her getting enough sleep, so frequently she does the paper route for Jill. Her mother also worries about Jill going out so early when its dark during cold weather. Mother thinks she may help do the route with Jill then, even though it leaves her feeling very tired at her own job." (Cooperative Extension Service, 1986.)

Discuss: What is Jill learning about job responsibility? Is there likely to be any effect on Jill's self confidence if her mother continues to do the route when Jill has stayed up too late the night before or when it's cold? Why / How? Are Jill's mother's worries reasonable? What changes could be made so Jill would benefit more fully from the responsibility of the job?

4. Ask the **group to share similar examples** of parent's involvement in children's jobs. **Discuss:** When is it appropriate for a parent to become involved in a child's job concerns? (e.g. depends on age and assistance young children may need in transportation, skill development, role playing how to deal with customers or employers, learning how to use money, to consult on job decisions, to consult regarding problems encountered on the job, etc.)

5. Help the group **summarize** the activities.

RESOURCES:

Bramnick, L. and A. Simon. 1983. The Parent's Solution Book. New York: Franklin Watts.

Cooperative Extension Service. 1986. Money in Our Children's Hands. Ames, IA: Iowa State University.

CONCERN 3: Supporting children's activities

"How do we support our children in their extracurricular activities when we may not have money for uniforms and fees, or for parents to attend the children's events?"

SUPPLIES: Local listing of community and/or area grants or scholarships for child participation in school, extracurricular, or summer activities. (see Basic Content #4.)

BASIC CONTENT USEFUL:

1. A parent's moral support of his/her child in school and extra-curricular activities is important in the development of the child's feelings of self-worth.

2. Moral support from parents includes taking an interest in the child's activities: attending activities, asking questions about what is happening, talking with the child about how s/he is feeling about her/his participation, encouraging the child's endeavors and decision making, talking with others about the child and his/her activities, etc.

3. When finances limit a parent's ability to attend his/her child's activities, it is even more important for the parents to communicate their moral support of the child by talking with the child about the activities and how the child feels about the activities. The parent must also communicate how much s/he would like to attend the child's events and why s/he isn't able to attend.

4. Some schools and organizations have grants or loans available to help pay for uniforms or other expenses that a family with limited finances may not be able to afford. Grants are often available through churches or civic organizations to help enable children to attend summer programs or camps.

5. If a family is not able to finance a child's participation in school activities or organizations, it may be important that they find alternative activities for the child so that s/he may develop new skills, have opportunities to be in situations which will result in greater self-confidence, and interact with other children and adults.

LEARNING ACTIVITIES:

1. Consider **basic content #1. Discuss:** Why is a parent's moral support of a child's activities important to the development of feelings of self-worth by the child? Can parents ever be too "supportive"? When does parental support turn into parental pressure?

2. Consider **basic content #2.** What **examples** does the group have from their own childhoods about moral support received or not received from their parents? What feelings do they remember from those experiences?

   How have any of those experiences influenced the moral support they show to their own children? Through which ways does it seem that their children really get the feeling that they are being morally supported by their parents? (e.g. through talks, hugs, attendance, letters from parents, etc.)

3. **Review content # 3-5. Discuss:** Why might children not understand why their parents cannot be more active in supporting / attending the child's activities? How do parents know when they must sacrifice precious time or money to be with the child?

   In what ways do parents attempt to make up for not being able to attend children's activities or for not allowing them to participate in the activities because of expense or transportation problems? How successful are these attempts? What makes some activities more attractive to a child than others?

   Discuss: What school or non-school activities have funds available to help support children whose families could otherwise not afford to participate? What provisions are there in the community or larger area for children to get scholarships to attend summer camps, leadership conferences, etc.? How do children in the community seem to feel about receiving such help? How do parents seem to feel?

4. Help the group **summarize** the main ideas discussed.

CONCERN 4: Changes in school programming

"What do we do about changes in elementary/high school programming that we feel are undesirable? e.g. decreasing vocational classes."

SUPPLIES: Newsprint paper and markers or crayons for making posters, tape recorder and microphone for creating radio interview, paper for diagrams of seating arrangements and time line.

BASIC CONTENT USEFUL:

1. Keys to confronting problem situations and creating change in school programming are **communication** with parents, school teachers, and others and **mobilization** of other people interested in communicating the concern to school administrators and the school board.

2. Communication to and mobilization of the public can be facilitated through the use of letters or articles published in a local newspaper, PTA meetings, rallies, informational meetings, interviews on local radio stations, door-to-door campaigning for change, and posters,

3. Although teachers and/or principals may carry out policy, often times change may need to be mandated by the school board and/or school superintendent. It is common for the school board to rely heavily on advice from the superintendent (and principal) in academic matters. However, school administrators may have less influence on the school board in emotionally charged issues.

LEARNING ACTIVITIES:

1. **Discuss:** What are changes in school programming that the group members feel would be beneficial to their children?

2. **Review the content above.** Has anyone in the group had experience in working to implement changes in school programming or policy? If so, what were their experiences?

3. As a group, **select a hypothetical or real issue** on which to organize an attempt at change.

4. Have the **group imagine they are attending a small organizational meeting** of a group of concerned parents who have decided to organize a campaign to increase the public's concern about the issue and with eventual strong public support to take the matter to the school board. The **group may divide into subgroups** in order to accomplish the following tasks:

   a. **Set up a dateline of activities** of the campaign. Include at least the following: First organizational meeting, meeting with key school officials and interested teachers, public education on issue and publicity for public informational meeting, public informational meeting, contacting school board, presenting the case to the school board.

b. Organize a hypothetical **public informational meeting** about the issue: Identify the overall goal of the meeting, set the agenda, select the format (e.g. speaker, panel, questions and answers, etc.) and justify the format chosen, locate a meeting place, and plan set up of chairs, speaker spot(s), and any refreshments or other activities.

c. **Organize the publicity** for the informational meeting. Include a variety of media in the plan, e.g. posters, radio interviews, letters to the editor, interview with newspaper reporter, door-to-door campaigns. Justify the media chosen.

5. Ask **subgroups to present** to the whole class their final plans for the three tasks outlined above.

6. **Summarize** the activity. **Discuss:** How do the organizational procedures regarding school issues relate to organizational procedures regarding issues of the community, county, state, or nation?

PRACTICAL PROBLEM III: What to do about single parenting/working with ex-spouses.

CONCERN 1: Single parenting

The class reviews generalizations from research regarding single parents and children's responses to separation / divorce of their parents and discusses the attitudes towards single parents in their community, advantages and disadvantages of single parenthood, and ways of dealing with children's pain regarding parental separation / divorce.

CONCERN 2: Working with ex-spouses

Diffusion of hostility and more cooperation in communications of separated parents is explored through the review of generalizations from related research and puppet role plays.

CONCERN 3: Other adults

Participants discuss the need single parents have for adult friends and from their own experiences describe characteristics that help adults develop healthy non-manipulative relationships with other adults.

CONCERN 1: "What to do about single-parenting?"

SUPPLIES: Optional--film regarding the effect of divorce on children and family, e.g.: Say Goodbye Again: Children of Divorce, 1978, 26 minutes. Catalog description: "This candid documentary studies three families over a two year period to show how children in different age groups deal with the divorce process. The film also examines programs designed to help both children and parents cope...The film examines divorce from a child's point of view."

Newsprint for two groups to list brainstorms.

BASIC CONTENT USEFUL:

1. In the early 1980s about one-fifth of all U.S. households were headed by a single parent (One Parent Families ..., 1983).

2. Community attitudes toward single parents are changing as more families experience this form of household. Attitudes of the single parents themselves or of the larger community regarding single parenthood may vary from community to community and may be influenced by the circumstances causing the single parenthood.

3. A single parent cannot completely fill all the roles that two parents can. Choices must be made regarding what roles the single parent will fill and what, if anything, will substitute in place of the other roles.

4. The factor which most accurately predicts whether a woman will be poor is her marital status; whereas, for a man it is his occupation. This is because women are typically in lower paying jobs than men, divorced women more often have physical care of the children than do men, and many women do not receive child support even if it has been court ordered (One Parent Families ..., 1983).

5. Researchers have found that death in the family, parents separating, and parents divorcing are the three life events requiring the greatest adjustment for children (McCoy, 1984).

6. Children may experience crisis after the separation of their parents. Children may go through the following stages after their parents divorce: 1) Shock - Children may experience a numbness which may have the effect of saving them from experiencing the full emotional blow of the divorce at once. 2) Anger - Children may be more likely to direct their anger to the custodial parent rather than the non-custodial parent. This may be because they feel their immediate security is with the custodial parent. The custodial parent also often acts as the disciplinarian so it is easier to focus anger on her/him. 3) Depression - Children may go over memories of their family as it was before the divorce; they often feel sorry for themselves and may feel that they were picked out for special punishment. 4) Acceptance -

When acceptance of the divorced state is finally reached, the child is able to start building a new life around the new family structure.

7. Researchers have reported evidence that boys have a more difficult time adjusting to their parent's divorce than do girls. Boys may manifest increased aggression and need for attention and also take longer to settle into the reorganized family life than girls do (Messinger, 1984).

8. Divorce may make a lasting impression on a child's life. A child may continue to experience sadness and a sense of a loss of family after the divorce (McCoy, 1984). But, the decreased stigma attached to divorce by the U.S. society makes it easier for children of divorced couples. If parents do not use the children to punish each other, divorce need not have lasting negative effects upon the children (Elkind, 1978).

LEARNING ACTIVITIES:

1. Elicit a **brief discussion** regarding the attitudes in the community towards single parents. If there are single parents in the group ask them to share some of the frustrations and joys they have experienced as single parents. How do they perceive the community's attitude towards them as single parents?

2. **Discuss:** Does it appear that the community's attitude towards single parents has changed in the last 20 years? If so, how? If not, why has this community held on to attitudes that have changed in many other areas? Review Content #1 and 2.

3. **Discuss:** What categories of single parents have increased or decreased in the last 20 years (e.g. never married, divorced, fathers with physical care and custody, joint custody, widowed)? Why have these changes in categories occurred?

4. Optional: **Show film**, Say Goodbye Again: Children of Divorce, or other film or video regarding the effect of divorce on family / children.

   Discuss: What ideas or messages were prominent in the film? Discuss any particular segment or ideas that are of particular interest to the group.

5. **Divide the class into two groups.** Assign one group to brainstorm and list on the chalkboard or newsprint **disadvantages** or obstacles a single parent must overcome. Assign the second group to brainstorm and list **advantages** to being a single parent. Discuss both lists. If groups have not included content # 3 and 4 above, bring the content into the discussion.

6. As a **group, quickly list the roles** that mothers and fathers fill. Which of the listed roles would be most severely affected by divorce? Which would be least affected? **Discuss:** Under what circumstances for either women or men would a particular role need to be abandoned or some sort of substitute (person or activity) need to be used?

7. **Discuss** the effect of divorce on children. Discuss content # 5 - 8. What are both positive and negative impacts of divorce on children?

8. **Discuss:** How can the initial shock of parental separation and the long term pain of divorce on children be soothed?

9. Help the group **summarize** the main points.

RESOURCES:

Elkind, David. 1978. A Sympathetic Understanding of the Child. Boston: Allyn and Bacon, Inc., p. 78.

Messinger, Lillian. 1984. Remarriage: A Family Affair. New York: Plenum Press, p. 61.

McCoy, Elin. 1984. Kids and divorce: Parent, November, p. 112-116, 192.

One parent families singled out for trouble. 1983. Dollars and Sense, September, p. 12-14.

CONCERN 2: Working with ex-spouses

"How can we work better with our ex-spouses so that children have consistency and can't play one parent against the other? How do we deal with nonparticipation by ex-spouses (e.g. when they don't initiate contact with the children)?"

SUPPLIES: 3 or 4 hand or stick puppets, puppet stage

BASIC CONTENT USEFUL:

1. Divorce terminates the marriage relationship but does not terminate the parental relationship.
2. The behavior of parents prior to and after their separation affects the children. The relationship between ex-spouses and the ways they are able to work out their co-parenting arrangements also affect the children (Messinger, 1984).
3. Divorced parents have a responsibility to keep their marital feelings out of their parental relationships. If they are able to do this, it is more likely that they will be able to allow each other to remain active parents in the children's lives without imposing their personal prejudices toward each other on the children (Messinger, 1984).
4. Researchers provide evidence suggesting that children fare best after divorce when they are allowed to develop full and loving relationships with both parents. Parents may need professional help in order to develop mutually satisfactory agreements on plans for the care of their children that will allow each parent to remain in the children's lives (Messinger, 1984).
5. It is more likely that co-parenting by divorced parents will be satisfactory if hostile tensions between the parents can be diffused. Diffusing these tensions may involve a process of identifying the true problems that have led to the breakup of the marriage, identifying destructive emotions/actions used with each other in the past, and then coming to an agreement about the terms of separation (Messinger, 1984).

LEARNING ACTIVITIES:

1. **Elicit discussion** regarding the results of inter-parent conflict within an intact and also within a divorced household. What are common characteristics of such a conflict? What effect does such conflict have on the children?
2. **Discuss:** Why do children attempt to play one parent against the other parent in both divorced and non-divorced families? How might a divorced parent's perception of a child playing one parent against the other differ from that of a non-divorced parent? Why?

3. Ask for **3 or 4 volunteers.** Use **hand or stick and paper puppets** to act out confrontational scenarios between a divorced couple. With the goal of increasing cooperation and parent involvement, ask the puppeteers to invent a conversation regarding who will attend their son's class play (or some other topic). Continue until puppeteers feel satisfied with the conversation. (You may wish to review content regarding "I statements" and "You messages" in P 1.4 "Agreements on spending for children".)

4. Ask for **additional volunteers to act out** one parent discussing with her/his child(ren) why their father/mother missed his/her visitation. (You may wish to adapt this scenario to a situation which is of more concern to the class.) Remind the puppeteers that the goal is not to tear down the other parent in the eyes of the child(ren).

5. **Discuss** the two puppet acts: Did the conversations seem to achieve the goals of working towards parental involvement by both parents and not tearing down the other parent? Were the conversations realistic? If not, how could they be more realistic? What generalizations or points could be made from the puppet conversations?

6. **Review the main ideas** of the content and discussion with the class.

RESOURCES:

Messinger, Lilian. 1984. Remarriage: A Family Affair. New York: Plenum Press, p. 59, 60, 74, 80.

CONCERN 3: Other adults
"What to do about single parents meeting other adults?"

SUPPLIES: Chalk board or newsprint for drawing diagrams and recording brainstorming

BASIC CONTENT USEFUL:

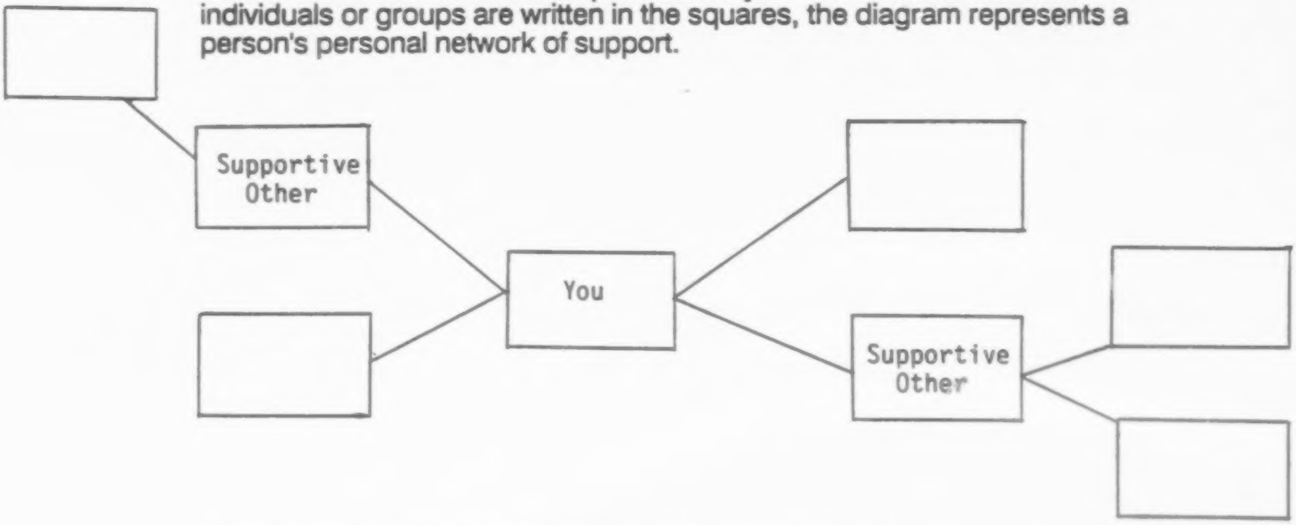
1. Adults need meaningful relationships with other adults.

2. A low sense of self-esteem may inhibit adults from reaching out to establish relationships with other adults. A low sense of self-esteem may also contribute to adults allowing themselves to become involved in unhealthy relationships.

LEARNING ACTIVITIES:

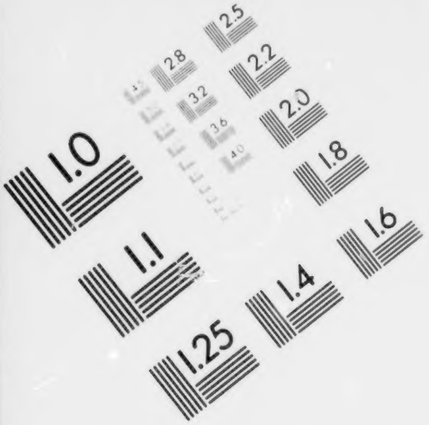
1. Initiate a **brief discussion** regarding why adults need meaningful relationships with other adults. When meaningful adult relationships are terminated by divorce or separation, how do parents compensate for the loss of that adult relationship?

2. **Draw the following diagram** depicting adults and their support systems. Each square represents a supportive individual, group, or institution which are connected to another as represented by the lines. When names of individuals or groups are written in the squares, the diagram represents a person's personal network of support.



Ask **each participant to draw** his/her own support (or friendship) network. What conclusions or insights can individuals make from this visual representation of their support systems?

3. Ask the **group to brainstorm** for ideas related to opportunities existing among their family and friends for developing adult relationships. What



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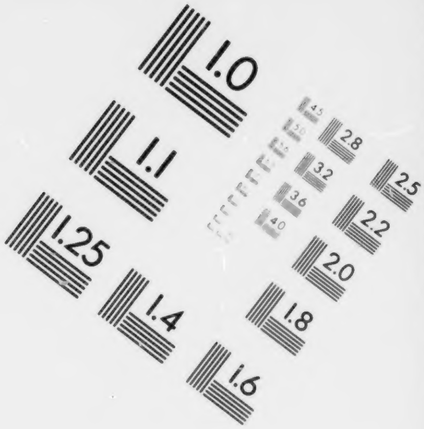

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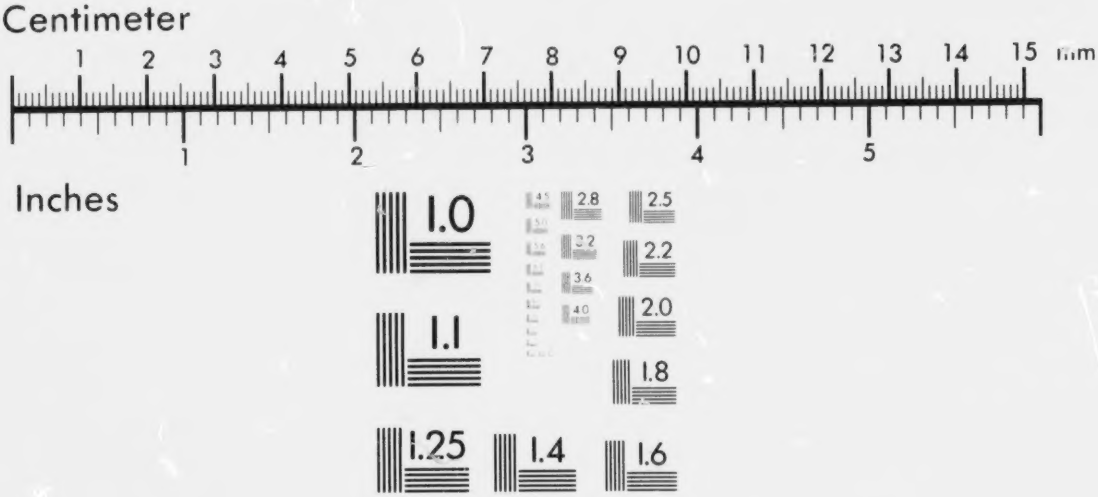

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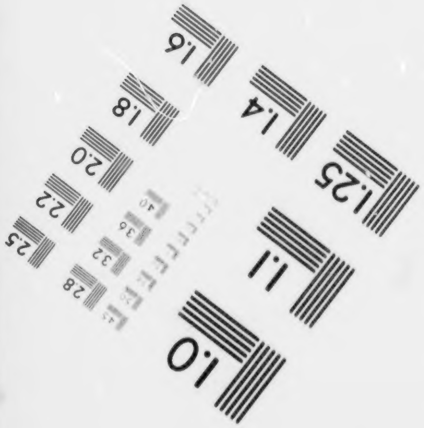

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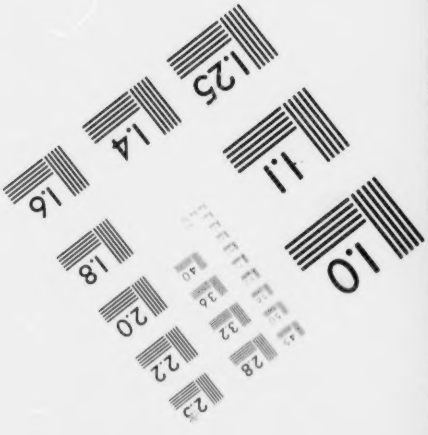

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opportunities does the community provide for isolated adults to meet other adults and develop meaningful relationships?

4. Ask the **group to brainstorm** personal characteristics that help adults to develop healthy, non-manipulative, non-abusive (same-sex as well as opposite sex) relationships with other adults.

5. What are some characteristics which might make it harder for adults to develop healthy relationships with other adults? **Brainstorm** a list of what might inhibit an adult from getting involved in community groups or activities, or from being able to share meaningfully with another adult.

6. Help the group **summarize** the main ideas from the activity.

PRACTICAL PROBLEM IV: What to do about employment, training, and child care.

CONCERN 1: **"Latch-key" children**

Local day care practices are described by the parents. A hypothetical scenario is used to generate ideas regarding problems or dangers that "latch-key" children might face and what parents can do to help their children avoid those situations or to deal with them.

CONCERN 2: **Quality time for children**

Looking back to their own childhood experiences, parents describe "quality time with children" and discuss ideas for increasing quality time with their children.

CONCERN 3: **Day care**

Officially recognized types of day care are reviewed and local child care situations described. Criteria for the selection of day care is discussed.

CONCERN 1: What to do about "latch-key" children?

SUPPLIES: One slip of paper for each class participant. Approximately two-thirds of the slips should be labeled "PROBLEM" and one-third labeled "SOLUTION". Chalk board or newsprint.

BASIC CONTENT USEFUL:

1. Children who are regularly home alone after school with out supervision until their parents return from work are referred to as "latch-key" children. In 1984 an estimated 5 million American children under the age of 10 had no one to care for them after school (What Price Day Care, 1984).

2. The United States is one of the few industrialized countries that does not have a comprehensive national day-care policy.

3. Leaving children without supervision is never the best solution; however, if there are no affordable alternatives for latchkey children in the community, then the parent must help the child feel that parental direction is close and that the child is not abandoned, and ensure that the child knows how to get help if needed.

LEARNING ACTIVITIES:

1. **Discuss:** In the local community, at what age is it common to leave children without adult supervision after school? In the evening? All day? Discuss: What are some of the dangers or hazards of leaving younger or older children alone without adult supervisions? What are some of the benefits?

2. **Discuss:** Are there any community services for before or after school care of children? If so, what are they and what are the conditions for obtaining care?

3. Arrange the class in a circle. **Hand out PROBLEM/SOLUTION slips** of paper to each class participant. **Give the following scenario** or adapt it to more closely fit the situations of the class members:

> Joey, 7, Sarah, 10, and Mike, 12, leave school at 3:15 and arrive home shortly after 3:30. Their parents work and aren't able to get home until shortly after 5:30 p.m. Since Mike is the oldest, he carries the house key to school and lets the other children in when they meet at the house. There are other children to play with in the neighborhood but Joey, Sarah, and Mike know that they are not supposed to burden the few adults at home in the afternoon by constantly playing at the homes of other children.

Proceeding around the circle and according to his/her slip of paper, **ask each participant to describe** a **problem/danger** or a **solution** to a previously mentioned problem one or more of the children might face while they are home alone. Participants should be encouraged to use their imaginations and are not limited to the information given in the scenario. Start with someone holding a "PROBLEM" slip of paper. Continue going around the circle until a wide variety of problems and solutions have been mentioned that are conceivable for kids of this age to encounter.

4. **Discuss and list** ideas answering the question: "How can parents help their children to feel that parental direction is close when they are in a "latchkey" situation?" (The following ideas may be helpful [Brammick and Simon, 1983]):

Talk to the child about where the parents will be and how to reach them or another responsible adult.

Talk to the child about what s/he may do at home; help the child plan a schedule of what to do while the parent is gone.

If being alone in the house is a new experience for the child, let her/him be alone in the house while the parent is outdoors. Talk with the child about how the house may seem different when no one else is there (e.g. rooms may be dark, the child may notice sounds of the refrigerator or heater that the child has never noticed before, etc.) Emphasize with the child the good things about being in the house, emphasize that being alone is a "different" experience but it need not be a "bad" experience.

List rules for children to follow when parents are not home, e.g. "No inviting other children over", "No using the stove", "No using knives", "Keep snacks in the kitchen".

Leave a list of what children should do when they get home. e.g. Eat a snack and clean up afterwards, do chore, call grandmother.

Leave friendly notes for the children to find when they arrive home.

Make a list of emergency telephone numbers, names and numbers of friends, a list of "things to do when there's nothing to do".

Instruct children on how to answer phone or door. Help them to practice it.

RESOURCES:

Brammick, Lea and Simon, Anita. 1983. The Parents' Solution Book. New York: Franklin Watts, p. 21-29.

What price day care? 1984. Newsweek, September 10, p. 14-21.

CONCERN 2: Quality time for children

"Where can we find more quality time to spend with our children? (especially when we are working or in school)."

SUPPLIES: Chalk board or newsprint. Optional: copies of handout "Ideas for giving more quality time".

BASIC CONTENT USEFUL:

1. The notion of "quality time" arose in the 1970s when research psychologists began observing how parents and children can spend a lot of time in the same room without actually spending time together (Muenchow, 1983).

2. "Quality time" may be described as a positive interaction between parent and child; it involves mutual response between parent and child--parents doing something with the child not just to or for the child (Muenchow, 1983). This may involve responding appropriately to a child's initiatives and/or building on the child's imagination while parents and children complete tasks or play together.

3. "Quality" time and "quantity" time are not substitutes for each other. Children need a safe environment and good care which generally involves a lot of parental input and time. It also seems necessary for parents and children to spend enough time doing routine activities together so that there is opportunity for "special" moments between parent and child to occur in the course of their time together (Muenchow, 1983).

LEARNING ACTIVITIES:

1. **Solicit ideas** in answer to the question: "What is quality time?" After discussion, review the content listed above.

2. Ask **each class member to list** in his/her head or on paper some memories of special times they had as children with their parents or other significant adults. As a class share some of these memories. **Discuss:** What makes the experiences described so memorable? Would the experiences described be classified as "quality time"? Why or why not? Were the experiences remembered planned or spontaneous events? What do the experiences have in common with one another?

3. **Write** on the board or newsprint the following events. Ask the class to classify the events as "quality time" or "non-quality time". **Discuss:** Are there circumstances under which a non-quality time experience would turn into a quality time experience or vice-versa? What would make any of the following quality time experiences?

   Reading a story book to a five-year-old
   Fixing supper with a fourteen-year-old
   Watching the game of a pee-wee league child
   Watching "Sesame Street" on TV with a 4-year-old

Taking children swimming
Playing "Patty-Cake" with an infant
Cleaning out the garage with a fifteen-year-old
Explaining sex to a ten-year-old
Picking up toys with a three-year-old

4. **Hand out copies** (or write so all can see) "Ideas for Giving More Quality Time". **Discuss:** How would these ideas work for the families in the class? What additional ideas does the class have for increasing quality time with their children, given their own personal schedules?

RESOURCES:

Muenchow, Susan. 1983. The truth about quality time. *Parents*, May.

P 4.2

IDEAS FOR GIVING MORE QUALITY TIME

1. Plan some time alone with your children. (This may be an evening regularly scheduled for playing family games, time reserved for talking with each child every day after school, reserving a certain night to wash dishes alone with one child, etc.)

2. Concentrate on activities you enjoy doing with your children. Of course you will spend some time doing activities with your children that you don't enjoy, but you are bound to spend more time interacting with your children if you are involved in an activity you both enjoy.

3. It may be possible to think of quiet activities to do together when you are too tired for active ones. It is probably better to be honest about being too tired to play actively than to end up playing angrily or apathetically.

4. Help children complete their chores by offering to do something with them after they complete their task. You may need to include time guidelines.

5. Because children and infants can be irritable or overly unruly when parents first return home from work or school, and parents often feel overwhelmed and tired, this may not be the best time to actively engage in play with the child. It may be more helpful to hold or talk with the child at first and become more involved in play or projects after the household is more settled after coming home.

6. Because a child is more dependent when s/he is ill, the child may crave parental attention. A parent should give extra attention if possible. If a parent can't stay with a sick child s/he needs to tell the child how much s/he wishes s/he could stay with the child.

7. Just being with your child creates opportunities for quality time. It may be possible to arrange housework schedules in order to do work in the same room as a child who is studying, or where children are playing. There may be work that children may be interested in helping with or learning about that could be scheduled to be done when they are home.

Adapted from: Muenchow, Susan. 1983. The truth about quality time. Parents, May.

CONCERN 3: Day care

What is involved in the operation of a day care? What skills should day care workers possess?

SUPPLIES: It would be helpful to know what day care facilities are available in the community and the fees charged. Also helpful to know is the range of rates day care home providers charge.

BASIC CONTENT USEFUL (Cooperative Extension Service, 1985):

1. Types of day care are typically categorized as the following:

    IN-HOME CARE: The caregiver comes to the children's home to provide care. If the caregiver works in your home on a regular basis and her/his primary vocation is babysitting, s/he is entitled to be paid minimum wage. (This is not true for casual, part-time baby-sitters.) A baby-sitter eligible for minimum wage who doesn't receive it can file a grievance with the Department of Labor during or up to two years after her/his employment. Social Security tax should be paid for the in-home baby-sitter. You may contact the IRS toll free for more information (1-800-424-1040).

    FAMILY DAY CARE HOMES: The caregiver provides care in her/his own home. S/he may provide care for up to six children at any one time and registration with the Iowa Department of Human Services is voluntary. Family day care providers can go out of business at any time without notice to parents. They are generally not inspected so the parents must assume more responsibility in assuring that their child is in a safe environment.

    GROUP DAY CARE HOMES: These are similar to family day care homes except that group day care homes are required to be registered with the Department of Human Services and may provide care for up to eleven children at one time. An assistant over 14 years old must help when care is provided for more than six children at one time.

    DAY CARE CENTERS: These are established settings where children are cared for in a group. Centers may have very organized or less formal programs for children's activities. Day care centers **must** be licensed.

2. **"Registration"** means that the day care provider has completed a self-evaluation and agreed that the minimum requirements for day care homes (determined by the Iowa Department of Human Services) are being met.

About 20% of the homes which are registered are checked by the Department of Human Services each year. A registered day care home (as well as group day care home or center) may receive reimbursement through the Department of Human Services if the parent is enrolled in the Title XX Block Grant Day Care Program or the Promise day care program.

"Licensing" is required for day care centers. Licenses are issued by the Department of Human Services and are valid for one year. The facility must be inspected and found to meet the basic licensing requirements before the license is issued. The license states how many children may be cared for at one time. A **provisional** license means that the center has met all but one or two of the licensing requirements and is expected to meet all within the provisional period. A **full** license indicates that all of the requirements have been met.

3. Day care center regulations require that staff to children ratios be maintained. The ratios are 1 staff member for each of the following : 4 infants (less than 2 years old); 6 two-year-olds; 8 three-year-olds; 12 four-year-olds; 15 five to ten-year-olds; or 20 ten-year-olds or older. When selecting a day care home, these same guidelines may be helpful.

4. Minimum requirements for quality provision of care for children include a caregiver who will be warm and loving toward children and who will encourage the child's interests and/or stimulate the child to explore and discover; a safe and healthful environment; and activities to help the child develop mentally, physically, socially, and emotionally (suited to the child's stage of growth).

5. A "Child Care Credit" on Federal Income Tax may be available to families who pay someone else to care for their children while they are at work. This tax credit may also be available for the time spent job hunting. Iowa Income Tax also allows credits for a part of child care expenses.

LEARNING ACTIVITIES:

1. **Review the content** listed above.

2. **Discuss:** What are typical charges in the community for casual baby-sitters, day care home providers, and day care centers? What are the corresponding expenses day care home providers encounter? What are typical wages day care center staff receive? In the community, is it typical for day care providers to have special training (e.g. courses at the community college or university level or some other training)?

3. **Refer to content # 4** above. As a group list more specific examples of qualities to look for in a day care provider, setting, and activities.

4. **Discuss:** What would make it worthwhile, or definitely not worthwhile to work as a child care provider either in in-home care, a family or group day care home, or a day care center?

5. Help the group **summarize** the main points covered.

RESOURCES:

Cooperative Extension Service. 1985. Choosing Care for Your Children, Series Pm-796. Ames, Iowa: Iowa State University.

PRACTICAL PROBLEM V: What about child abuse laws and the Child Protective Service System?

CONCERN 1: Safe disciplinary actions

The concept of child discipline as a process of imparting values by teaching and limiting children is discussed. Parents relate techniques they have found to be helpful for imparting discipline to their children. The effectiveness of certain punishments for age or situation is discussed.

CONCERN 2: Understanding the child abuse laws

Child abuse laws in Iowa are reviewed and discussed.

CONCERN 3: Public's role in preventing child abuse

Common signs of child abuse are reviewed. Background information regarding how child abuse investigations are conducted by the Child Protective Services division of the Iowa Department of Human Services is given. Ethical considerations of reporting suspected child abuse are discussed.

CONCERN 1: Safe disciplinary actions
"How can a parent correct his/her child? What is correction and discipline?"

SUPPLIES: Chalk board or newprint.

BASIC CONTENT USEFUL:

1. Discipline is more than punishing and setting rules of behavior; discipline is a process of imparting values by teaching and limiting your child.

2. Providing consistent discipline requires living what you are trying to teach; exhibiting patience; and using well thought-out techniques for correcting, limiting, and praising.

3. Parents may be less careful in the use of discipline when they are under pressure or feel stressed.

LEARNING ACTIVITIES:

1. **Write the content from # 1** above on the chalk board or newsprint. Ask the group if they agree with the statement. Would they like to change it to make it broader or narrower? If so, how might they change it? What examples can they give to explain this content?

2. Form **groups of 2 - 4 people.** Have **each group brainstorm** a list of techniques they have found useful in their experiences of disciplining their children. Ask them to brainstorm and list ways they have "lived out" examples of values they are trying to instill in their children through their disciplining measures.

3. Have **each group share** its list with the rest of the class. **Discuss** why the techniques were effective. What techniques are limited by the age of the child or the reason for giving the punishment or other discipline measure?

   Note: Physical punishments (spanking, whipping, standing for a long time in a corner, soap in the mouth, etc.) may be listed by the groups. Make sure you elicit what behaviors and ages make those punishments appropriate. Also talk about the inappropriateness of physical punishments for various ages and the messages they send, e.g. "that it's okay to hit; that it's okay to cause physical pain", etc.

4. **Read the content in # 3** above to the group. What **suggestions** does the group have for making it easier for parents to use good disciplining techniques when they are frazzled or under pressure?

5. Help the group **summarize** the activity.

RESOURCES:

Your child and discipline. 1983. Columbus, Ohio: Ross Laboratories.

CONCERN 2: Understanding the child abuse laws

"What are the child abuse laws? How can a parent deal with a child who wrongfully thinks punishments are an abuse?"

ADVANCED PREPARATION: It would be helpful to invite a guest speaker from the Iowa Department of Human Services Child Protective Unit for this subject. Ask for a speaker who can address both child protective services investigation procedures and foster care and family centered services procedures.

BASIC CONTENT USEFUL:

1. In Iowa, child abuse is defined as harm or threatened harm occurring through

   a. any nonaccidental physical injury (burns, bruises, welts, fractures, internal injuries, etc.) suffered by a child, or

   b. any sexual offense with or to a child, or permitting or encouraging a child to engage in prostitution, or

   c. the lack of adequate food, shelter, clothing, or other care necessary for the child's health and welfare

   and resulting from the acts or omissions of the person responsible for the care of the child (Cooperative Extension Service, 1985).

2. Injuries, sexual abuse, or neglect are legally defined as child abuse only when they are the result of an act or an omission by the caretaker, e.g. If a teenage baby-sitter hit a child and left a welt, the teenager would be responsible for the abuse. If the parent had any prior reason to believe that the baby-sitter might not be a responsible caretaker, the parent might also be found to be responsible for the abuse, by omission, for leaving the child with an irresponsible caretaker. If a child was sexually abused by a friend of the parent, the sexual abuser would be legally responsible for the abuse. Again if the parent had any prior reason to believe that the child might not be safe with the friend, the parent might also be found responsible for the abuse. The Iowa Department of Human Services cannot investigate abuses thought to be caused by school teachers. If a parent suspects an abuse by a school teacher, s/he should file assault charges with the police.

3. All doctors, nurses, social workers, certified psychologists, teachers, employees of licensed day care facilities, registered family or group day care home providers, licensed foster parents, mental health center staff, and police must report suspected cases of child abuse to the Iowa Department of Human Services. Any citizen may also report suspected cases of child abuse.

4. Following an investigation of suspected child abuse cases, the case will be reported as "unfounded", "undetermined" or "founded". Families with a founded child abuse may be offered counseling or the court may order it. If the child is believed to be in imminent danger of the caretakers, the child may be placed in foster care by the parent's consent or by a court order.

5. The Child Protective Service's goals are to protect children and to maintain family units. Intervention and counseling are viewed as important components in the prevention of child abuse and destruction of the home. In order to secure a child's safety in the home, intervention may be necessary for the rehabilitation of families .

LEARNING ACTIVITIES:

1. **Review the content** above before the speaker from the Department of Human Services arrives or with the speaker.

2. **Discuss** with the speaker or after the speaker's presentation: What constitutes "abuse"? What evidence is necessary to legally confirm that "abuse" has occurred? What are other examples that demonstrate who is responsible for the safety of the child in various circumstances? How common is it for children to report abusive parents? How often are those reports found to be accurate? What is the proportion of unfounded to founded cases in your county? What is considered to be evidence of "child neglect"?

RESOURCES:

From Chapter 232 Iowa Code as reproduced in Cooperative Extension Service. 1985. Child abuse and neglect, Bulletin Pm-961, April. Ames, Iowa: Iowa State University.

Personal interview with Jan Soboroff, Iowa Department of Human Services, Muscatine, Iowa, November 1989.

CONCERN 3: Public's role in preventing child abuse

"How do you protect yourself if you decide to report child abuse you have observed?"

ADVANCE PREPARATION: It would be helpful to invite a guest speaker from the Iowa Department of Human Services Child Protective Unit for this subject.

BASIC CONTENT USEFUL:

1. Although child abuse is underreported, it is estimated that in the U.S. every 24 hours 15 children die from child abuse and 1,500 children are hospitalized.

2. Through reliable reports of suspected child abuse, families needing help may be identified and offered help through the Department of Human Services and other agencies.

3. Accidents happen and all parents make errors in judgment regarding the safety of children; however, when **patterns** of behavior or symptoms of abuse become apparent, the family is probably needing some outside help.

4. Common signs of child abuse include: repeated injuries that don't necessarily make sense; a child's appearance that suggests undernourishment, lack of adequate clothing for the weather, lack of supervision inappropriate for the age of the child; a distinctive change in a child's behavior (e.g. becoming more aggressive) may signal a call for attention and help, as may a child who has become passive and withdrawn. Socially isolated families and overly critical parents tend to have problems related to abuse, as do parents who were themselves abused as children.

5. Reports of suspected child abuse are made to the county office of the Department of Human Services (Child Protective Services) or by calling toll-free the **Iowa Child Abuse Hotline: 1-800-362-2178.** To be investigated, reports need to be made by a person who actually saw an injury or an abuse taking place. Name(s) and age(s) of the child(ren), their current location, the names and addresses of their parents or caretakers, names and addresses of the suspected person delivering the abuse, date of the sighting of the injury or the abuse, and a description are all necessary or helpful information in the report.

6. The reporter must tell her/his name and address but this information is kept in confidence. The Department of Human Services will not tell the suspected abuser who reported the alleged abuse, although that person may deduct who reported her/him by other means.

7. All doctors, nurses, social workers, certified psychologists, teachers, employees of licensed day care facilities, registered family or group day care home providers, licensed foster parents, mental health center staff,

and police must report suspected cases of child abuse to the Iowa Department of Human Services. Any citizen may also report suspected cases of child abuse.

8. If a someone who reports a suspected child abuse is threatened because of the report, s/he should notify the police immediately. It may also be helpful to notify the Department of Human Services Child Protective Service or Family Centered Services supervisor although that agency is not able to provide any protection to the reporter.

9. Community groups such as Parents Anonymous, Parent Aides, Big Brother / Big Sister, Homemaker Service, Parent Education, and Community awareness programs on child abuse can all help in the prevention of child abuse by providing parents with adult support, home management support, new ideas about how to manage children's behaviors, and becoming aware of the dangers of child abuse and how to prevent it.

LEARNING ACTIVITIES:

1. **If a speaker from the Department of Human Services is available**, ask him/her to expand on the basic content above. You may wish to follow with a question and answer period.

2. **If a guest speaker is not available, review** the basic content above.

3. **Discuss:** What are the ethical considerations involved in deciding whether or not to report a suspected child abuse? What indications would be enough to convince you to report what you suspected to be child abuse? What would help child abuse investigators to do a more accurate job in discovering which families really need outside help?

4. **Discuss:** What would help families who need outside help in dealing with physical abuse, sexual abuse, or neglect problems to seek help? What organizations in the community raise awareness of child abuse or work to alleviate causes of child abuse? What do these organizations do?

5. **Summarize** content and discussion.

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PROBLEMS WITH AN EFFECT ON RESOURCE MANAGEMENT

PERENNIAL PROBLEM A: How can we be more effective home managers when our economic resources are limited?

Practical Problem I: How can we better care for our homes on a limited budget?

CONCERN 1: Basic cleaning skills and products
CONCERN 2: Maximizing the value of home repairs
CONCERN 3: Tenant repairs and other problems
CONCERN 4: Personal space and storage in housing
CONCERN 5: Toiletry product needs

Practical Problem II: How can we be better food managers on limited budgets?

CONCERN 1: Maximizing nutrition for cost
CONCERN 2: Choices in producing and storing foods
CONCERN 3: Basic cooking skills for more choices

Practical Problem III: How can we be more effective family clothing managers on a limited budget?

CONCERN 1: Clothes washing on a budget
CONCERN 2: Storage of clothing
CONCERN 3: Consumer choices in clothing selection

PERENNIAL PROBLEM B: How can we make better decisions with limited financial resources?

Practical Problem I: How do values shape the decisions we make in regards to employment and home management?

CONCERN 1: Values and the welfare system
CONCERN 2: Recreation / food / travel needs
CONCERN 3: Alternative gift ideas
CONCERN 4: Meeting transportation needs

Practical Problem II: What do we do about employment concerns when financial resources are limited?

CONCERN 1: Making employment / retraining decisions
CONCERN 2: Family costs of employment
CONCERN 3: Child care needs
CONCERN 4: Medical insurance and other benefits

PERENNIAL PROBLEM C: How can we manage individual, family, and community resources better?

Practical Problem 1: How can we be better financial managers when our economic resources are limited?

CONCERN 1: Family budgets
CONCERN 2: Financial planning / management
CONCERN 3: Using and working wisely with credit
CONCERN 4: Housing as an investment
CONCERN 5: Health, auto, dental, & life insurance

Practical Problem 2: How can we more effectively manage resources from the social service system?

CONCERN 1: Obtaining needed services
CONCERN 2: Not qualifying for help

Practical Problem 3: How can we help our community be more effective in meeting the needs of families with limited economic resources?

CONCERN 1: Concerns about community changes
CONCERN 2: Changing the welfare system

CURRICULUM ADDRESSING RESOURCE MANAGEMENT

PERENNIAL PROBLEM A: HOW CAN WE BE MORE EFFECTIVE HOME MANAGERS WHEN OUR ECONOMIC RESOURCES ARE LIMITED.

PURPOSE: The purpose of this section of curriculum is to provide a setting for the exchange of ideas, the practice of skills, and the opportunity to increase understanding of home management for families with limited incomes.

LEARNING PROCESSES AND OUTCOMES:

The learners will define the problem according to their own personal or community situations.

The learners will review reference materials related to the problem area and note, discuss, and / or practice skills related to the problem area as defined by the learners.

PRACTICAL PROBLEM I: How can we better care for our homes and ourselves on a limited budget better?

Concern 1: Basic cleaning skills and products

Participants receive handouts on products they can mix at home for cleaning solutions and suggestions on how to rid the home of household pests. Prices of commercially prepared products are compared to estimated costs of the homemade products. Advantages and disadvantages are discussed as are safety precautions.

Concern 2: Maximizing the value of home repairs

Participants and instructor identify the types of household repairs they wish to learn about in class. Participants use reference materials to aid them in practicing the repairs and preparing a demonstration of the repair for the rest of the class.

Concern 3: Tenant repairs and other problems

Major problems between tenants and landlords regarding repairs and maintenance are discussed. Guidelines for tenant-landlord responsibilities in maintenance and repair are reviewed.

Concern 4: Personal space and storage in housing

Using a list they have created regarding problems with housing space and storage, participants use reference materials to help stimulate ideas regarding solutions to the problems. These ideas are then presented to the rest of the class.

Concern 5: Toiletry product needs

Participants review concepts regarding unit pricing and comparative shopping. Suggestions for alternative products substituting for commercial toiletry products as presented in a handout are discussed. Concepts regarding family management decisions affecting purchasing choices are reviewed.

CONCERN 1: Basic cleaning skills and products

"What basic cleaning skills and products would enable families to live in safer and more appealing environments? What homemade solutions (cleaning, disinfecting) are effective? What are alternative uses for basic cleaning products?"

SUPPLIES: Copies of "Simple Cleaning Solutions and Products" and "Getting Rid of Pests" handouts for each participant.

BASIC CONTENT USEFUL:

1. There are many solutions that can be made at home to substitute for the high-powered and high-priced cleaning products on the market.

2. If home mixed solutions are to be kept for more than one day of use, it is important to label the containers they are in. This is especially important if the ingredients in the solutions are poisonous. It may be helpful to draw the "skull and cross-bones" symbol on containers holding dangerous products if children or other family members recognize this symbol.

3. If you are not sure how to dispose of poisonous or toxic solutions or products, the Department of Natural Resources will probably be able to suggest how. Their toll free number is 1-800-532-1114.

LEARNING ACTIVITIES:

1. **Consider** the basic question of this section: What problems exist with the use of household cleaning products and their safety and affordability? What cleaning products do group members use now that they are satisfied with in terms of expense, effectiveness, and safety? What products are they unsatisfied with regarding any of the above?

2. **Hand out** copies of "Simple Cleaning Solutions and Products" to each participant. Ask the participants to read through the suggestions on the handouts or review them together. With which suggestions do class members have experience? How did the solutions work? Which ideas appear to be the most useful? The most cost-saving? The most effective? Do any appear like they would not work well?

3. Referring to the descriptions of the solutions that the class judged the most useful and effective, **list** on the chalk board or newsprint what products (ingredients) are necessary to make the solution.

4. Using the list of products generated in activity #3, ask the class to **estimate** the cost and quantity of the product (ingredients) when purchased. Estimate together the cost of the most useful and effective solutions as described in the handouts. Compare this to the cost of comparable commercial products.

* Optional class project: Ask class members to go to a store and list the prices and quantities of the ingredients for the solutions the class has selected. These prices can be used to figure more accurately the cost of the mixed solution. Prices of comparable commercial products may be listed to use as a comparison.

5. **Review** content 2 and 3.

6. **Hand out** copies of "Getting Rid of Pests" handouts for each participant.

7. **Review** "Getting Rid of Pests" handouts. Have group members tried any of the suggestions? How did they work? Ask group members to share any other ideas for dealing with household pests.

   * Optional class activity: Bring in the ingredients for several of the solutions listed on the handouts. In groups, practice mixing these solutions.

8. Help the group to **summarize** the main ideas of the discussion and precautions in using, storing, and disposing of poisonous substances.

SIMPLE CLEANING SOLUTIONS AND PRODUCTS

AIR FRESHENER

Action: Track down the source of bad odors and clean;
Solutions: Baking soda or charcoal in the refrigerator absorbs foul odors; an open bowl of very dilute ammonia may remove bad odors*; up to 1/2 cup of borax sprinkled in the bottom of the garbage can help control the growth of odorous bacteria and mold there; scented candles or boiled kitchen spices may add a nice smell to the house.

ALL PURPOSE CLEANER / GREASE CUTTERS

Solutions: Water mixed with ammonia*, or borax, or detergent, or Sal soda (also called washing soda or sodium carbonate) can act as all purpose cleaners. The proportions suitable for any of these mixtures may range from a weak solution of 1 teaspoon of the product in 1 quart of warm water to 1/4 or 1/2 cup per quart of water. A little vinegar added to soapy water may also help cut grease.

BRASS or COPPER

Solutions: Heated vinegar and salt or a paste of lemon juice and salt rubbed on corrosion spots then rinsed and dried will clean brass and copper. Lemon and baking soda and lemon with cream of tartar may also work.

CARPET

Solutions: Baking soda sprinkled on the carpet until it looks like it has snowed, left on at least 15 minutes, and then thoroughly vacuumed will deodorize the carpet. Sponging onto just the top of the carpet a mixture of 1 part white vinegar to 3 parts boiling water, allowing the carpet to dry thoroughly and then vacuuming will brighten a faded carpet. (The carpet may need to be rubbed with something slightly abrasive before vacuuming.) If plain water doesn't take out a carpet stain, 1/4 cup of borax dissolved in 2 cups of cold water, or plain vinegar *may* take the stain out.

DISHWASHING LIQUID

Solution: Rub the dishcloth or sponge on bar soap with a little vinegar added to the dishwater.

DISINFECTANT

Solutions: Boiling water will sterilize small items (place the item in the boiling water for a few minutes); 3/4 cup chlorine bleach per gallon of water, or 1/2 cup of borax dissolved in 1 gallon of hot water can be used to disinfect (not sterilize) large areas.

Eating utensils can be sanitized after washing and rinsing by soaking them in a solution of 1 tablespoon of chlorine bleach in 1 gallon of water followed by air drying.

ENAMELED FINISHES

Solution: A paste of baking soda and water will clean marks from enameled surfaces. This may be helpful in cleaning the interior of refrigerators.

GLASS CLEANER

Solutions: Solutions equal to 1 quart of hot water mixed with either 1-2 tablespoons of ammonia, or 2 teaspoons of borax or washing soda, or a mixture of half vinegar and half water can be used for cleaning glass. In freezing weather 1/4 cup rubbing alcohol in one quart of water is recommended. Newspaper can be used instead of paper towels and any final streaks wiped off with a cloth.

LAUNDRY

Solutions: Chlorinated bleach** is a relatively inexpensive (especially if bought in larger quantities) additive to brighten wash. A weak solution of bleach and water can be sponged onto stains on light colored fabric; the spot must be thoroughly rinsed after the stain is gone. Boiling whites and hanging them in sunlight also works to "bleach them". Non-precipitating water softeners (e.g. Calgon, Spring Rain) added in the wash water helps the soap be more effective in hard water.

MOLD AND MILDEW

Solutions. A borax and water solution, or one part vinegar to one part water, sprayed or wiped on mold and mildew can effectively remove them. Sprinkling borax in damp cabinets may inhibit mold growth.

OVEN CLEANER

Solution: A cup of ammonia* left overnight in a cold oven with the door shut will loosen baked-on grease which can then be removed with baking soda the next day.

SCOURING POWDER

Solutions: Scouring powders clean stainless steel sinks, and all ceramic kitchen or bathroom surfaces (including toilets). Substitutes for chlorinated scouring powders include dry baking soda, borax, or table salt sprinkled on a wet sponge or cloth. Table salt or baking soda may cause less damage to pots and pans than chlorinated scouring powders.

SPOT REMOVER

Solutions: The more quickly a spill is cleaned up, the less likely it will remain a stain. 1/4 cup of borax dissolved in 2 cups of cold water sponged on a spot and allowed to dry or used for soaking may be used for blood, chocolate, coffee, mildew, mud, and urine. Boiling water poured over stains of fruit juice or tea may flush the stain through the fabric. Glycerin may soften spots from grass or milk. Applying vinegar and then rinsing with warm water may also remove some spots.

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* Ammonia is a chemical whose fumes may be very irritating to the eyes and lungs. It could cause severe eye damage if it is accidentally splashed in the eyes. It should never be mixed with products containing chlorine because of the reaction between the two chemicals. It is an excellent grease cutter and is useful in many cleaning solutions but you may wish to use a safer alternative (especially if someone in the home has asthma or other respiratory problems). Many times vinegar can be substituted for ammonia.

** Chlorine bleach has fumes which may be troublesome. It is dangerous if swallowed and can cause skin irritation. It should never be mixed with products containing ammonia because of the dangerous gas produced.

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GETTING RID OF PESTS

First Steps: In order to help prevent re-infestation by insects or other pests it helps to prevent them from entering the home. For pests that crawl or fly into the home it is necessary to find where they come in and plug holes or cracks with glue or caulking (if the holes are small) or steel wool, boards, screen, or other material (if the holes are larger). Checking sacks or boxes of food products for holes through which cereal bugs may have entered may help avoid obtaining a contaminated product and bringing it home to infest the cupboard.

Keeping food cleaned up and stored in tight containers and cleanly wiped counters and cupboards will keep a home from being too attractive to pests.

ATTACKS ON PEST PROBLEMS:

ANTS

Plug up ants' entrance points; sprinkle powdered red chili pepper, paprika, dried peppermint, or borax around where ants enter.

COCKROACHES & SILVERFISH

Commercially prepared spray pump preparations may be the most economical chemical control of cockroaches. Homemade roach traps may be made by rubbing grease or petroleum jelly on the *inside* neck of a quart jar, setting the jar upright with a piece of fruit inside or 1/2 of the jar full of a slurry of water and food scraps, and creating an entrance for the roaches by leaning a knife or stick against the outside of the jar like a plank, or wrapping tape around the outside of the jar so the roaches can grip the jar to get in.

Lightly sprinkle and brush boric acid powder into cracks and crevices where cockroaches hide. This chemical acts as a contact and stomach poison but it requires 7-10 days to be effective. Boric acid is poison and should not be sprinkled in cupboards where food or dishes are stored, nor in places where children or pets might come into contact with it.

Cockroach control in apartment houses is often most effective when the whole apartment house is treated at the same time. Management should be notified about infestations and professional control may be necessary.

FLEAS

Fleas are usually carried by a pet. If fleas are in the house, the pet and the home need to both be treated. A thorough vacuuming of the rugs, furniture and under the furniture will pick up fleas and their eggs. Disposing of the contents of the vacuum bag after each vacuuming is recommended. Commercially prepared spray pump preparations may be the most economical and effective chemical control of flea infestations. Spray should be concentrated especially under the furniture. *These sprays should not be used in kitchen cupboards, around eating areas, or on children's toys or clothes*. Children and pets should be out of the house when the house is treated.

FOOD STORAGE PESTS

Periodically clean cupboards holding foodstuffs and clear out and wipe off any food spills on the shelves or in the cracks. Infested materials can be sterilized by emptying contents onto a flat cookie sheet or pie pans and heating them in an oven at 140°F for 30 minutes. Freezing the contents at O°F for 3 - 4 days will also kill pantry pests.

LICE

For an alternative to lice control shampoo wash the affected heads with any shampoo containing Sodium Lauryl Sulfate. Rinse with warm water and apply the shampoo again, this time leaving the shampoo on the hair for 30 minutes; after 30 minutes, without rinsing, comb out the hair and with a lice nit-removing comb work through 1 inch sections of hair removing the lice nits. Wash the hair a third time, rinse it thoroughly, and dry the hair. (Daily checking and treatment as necessary of everyone's hair in the home, laundering clothes, bedclothes, and vacuuming upholstered furniture are also necessary treatments for lice.)

MICE / RATS

Use plenty of traps with fresh peanut butter baits. Homemade poisons of 1 part plaster of Paris to 1 part flour with some sugar and cocoa powder for flavoring may be sprinkled around infested areas if they are out of the reach of children and pets.

MOSQUITO REPELLENT

Rub vinegar or vanilla on exposed skin.

USE OF INSECTICIDES

If you must use insecticides, remember to cover or remove all foods and utensils and remove children and pets from the house. Don't smoke while using insecticides as the chemicals may be carried by the cigarette or its smoke and may be inhaled more easily. Wash any exposed skin with soap and water after you've used the insecticide and wash the clothing you are wearing. If possible, air out any rooms which have been sprayed before the family re-enters. Store chemicals away from the reach of children and dispose of them as suggested on their containers.

RESOURCES:

Cooperative Extension Service. 1976. Cereal Product Pests, Bulletin IC-407. Ames, Iowa: Iowa State University.

Cooperative Extension Service. 1988. Cockroaches and Their Control, Bulletin IC-406. Ames, Iowa: Iowa State University.

Cooperative Extension Service. 1982. Managing Flea Problems, Bulletin Pm-1046. Ames, Iowa: Iowa State University.

Dadd, Debra Lynn. 1986. The Nontoxic Home. Los Angeles: Jeremy P. Tarcher, Inc.

Moore, Alma Chesnut. 1968. How to Clean Everything.
New York: Simon and Schuster.

CONCERN 2: Maximizing the value of home repairs

"How can we get better value out of home repairs on a limited budget?"

ADVANCED PREPARATION: Decide on the types of repairs to be covered in class ahead of time. You may wish to ask class participants to assist you in rounding up supplies for practice in class.

SUPPLIES: Several reference books and pamphlet on home repairs (some examples are listed under "resources"). Supplies for demonstrating the home repairs previously agreed upon.

BASIC CONTENT USEFUL:

1. Attacking small repair problems with family labor may decrease the threat of repair problems becoming bigger.
2. Whether property is your own or rented, repairs allow the family to live in a better environment.

LEARNING ACTIVITIES:

1. **Review** the basic content listed above.
2. **Pass around** the reference materials on home repairs. Ask participants to look in the reference materials for the types of repairs previously agreed upon (or for repairs that look useful to them).
3. If anyone in the class is particularly familiar with a basic home repair that can be demonstrated in class, ask him/her to **demonstrate** the repair for the rest of the class.
4. In **groups** of two or three **practice** making various repairs via directions from the reference books or demonstrations, using the supplies available.
5. Ask each group to **demonstrate** one repair to the rest of the class.
6. Participants may wish to copy directions for repairs which are of particular interest to them.

RESOURCES:

Center for Science in the Public Interest. 1977. 99 Ways to a Simple Lifestyle. Garden City, NY: Anchor Press/Doubleday.

Cooperative Extension Service. Simple home repairs series, Pm 630 a-m. Ames, IA: Iowa State University.

Cooperative Extension Service. Weather stripping and caulking doors and windows, Pm 906. Ames, IA: Iowa State University.

Roybal, T. J. and Edmondson, G. C.. 1979. The Basic Book of Home Maintenance and Repair. Chicago: American Technical Society.

CONCERN 3: Tenant repairs and other problems

"What do we do as renters or homeowners for help with broken appliances, heaters, etc. What redress do renters have when landlords are negligent with repairs?"

BASIC CONTENT USEFUL:

1. The major state law outlining maintenance responsibilities for residential rental properties is the "Iowa Residential Landlord and Tenant Act" (Code of Iowa Chapter 562A).

   Landlord responsibilities outlined by this act are to comply with building and housing codes; make all repairs and do whatever is necessary to keep the premises in a fit and habitable condition; maintain in good and safe order all electrical, plumbing, sanitary, heating, ventilating, and other facilities supplied or required to be supplied; provide receptacles for the disposal of trash and arrange for trash removal*; supply running water and reasonable amounts of hot water and heat*.

   (* In single family dwellings, an agreement may be written so that tenants assume these responsibilities)

   Tenant responsibilities outlined by the act are to comply with building and housing codes; keep the premises clean and safe; promptly dispose of trash appropriately; keep the plumbing fixtures clean; use electrical, plumbing, sanitary, heating, ventilating, and other supplied facilities in a reasonable manner; not deliberately or negligently destroy, deface, damage, impair, or remove a part of the premises or permit another person to do so (HOME, Inc., 1985a).

   It is usually the tenant's responsibility to repair damage caused by the actions or neglect of the tenant's family or guests (HOME, Inc., 1985b).

2. Suggestions for preventing rental maintenance and repair problems:

   a. outline each party's maintenance responsibilities in the rental agreement

   b. establish a schedule for regular inspections and routine maintenance

   c. promptly notify the other party when repairs are needed and follow up a verbal notice with a written notice

   d. keep the other party informed as to when the repair will be completed

3. Mediation or Legal Aide services of the community may be able to provide assistance if an agreement can not be reached on responsibility taken for repair problems in home rental situations.

4. HOME, Inc. sells a widely used handbook regarding tenant and landlord rights. This handbook sold for $1 in 1989 and may be ordered using the address printed in "resources".

LEARNING ACTIVITIES:

1. **Discuss:** What kind of problems exist for tenants in regards to maintenance and repairs in the home?
2. **Review** the basic content above.
3. **Discuss:** How do tenants usually handle problems regarding maintenance and repairs if the landlord and tenant do not agree on what should be done? Do participants have ideas of other ways these problems could be addressed which might be more effective and fair?
4. Help the group **summarize** the content regarding tenant and landlord responsibilities and other main ideas.

RESOURCES:

HOME, Inc. 1985a. Landlord and tenants: guide to maintenance and repair responsibilities. Des Moines, IA: HOME, Inc.

HOME, Inc. 1985b. Landlord: Guide to solving repair problems. Des Moines, IA: HOME, Inc..

HOME, Inc. (Home Opportunities Made Easy, Inc.), 1111 Ninth St., Suite 210, Des Moines, Iowa 50314. (515/243-1277).

CONCERN 4: Personal Space and Storage in Housing

SUPPLIES: Reference books and/or pamphlets regarding creating storage and efficient arrangement of space in housing. (Some references are given in the "resources" section.)

BASIC CONTENT USEFUL:

1. Although it is often impossible to add on or move from a house that's too small, reorganization for more efficient use within the space may create the feeling of more space.

2. Personal space in housing can be increased through alternative uses of rooms, temporary room dividers, and arrangement of furniture. The creation of personal space may be especially important for families with older children, teenagers, or young adults.

LEARNING ACTIVITIES:

1. **Discuss:** What problems with housing space has the group experienced? Quickly make a **list** of common housing problems related to space, storage, and room use.

2. **Discuss:** What have group members done in their own homes to address the listed problems with housing space. How successful were the changes? What other changes would they like to try or suggest for others with space problems?

3. **Assign or** have **participants choose** housing space problems on the list just created. (If the list is short, it may be necessary to work in groups; if there are more problems listed than participants, participants may need to work on more than one space problem.)

4. **Pass around** reference materials and pamphlet regarding creating storage space and effectively using space in housing. Ask each participant (or group) to look through the references in order to find what s/he thinks may be the best solutions to the space problem s/he has been assigned. If participants have thought of a solution on their own, that is great! **Advise** participants that they will be presenting solutions and ideas as follow:

    a. When everyone is ready ask each person (or group) to **present** the problem assigned them and describe by explanation, drawing, or other manner at least one possible solution to the problem.

    b. Participants may wish to make copies of ideas presented to use in their own homes.

RESOURCES:

Cooperative Extension Service. 1981. Kitchen Planning, Pm-1006. Ames, IA: Iowa State University.

Cooperative Extension Service. Kitchen storage, Pm 1007. Ames, IA: Iowa State University.

Cooperative Extension Service. Limited Space Living, Pm-865. Ames, IA: Iowa State University.

McCullough, B. R. 1980. Bonnie's Household Organizer. New York: St. Martin's Press.

CONCERN 5: Toiletry product needs

"How can we better afford to satisfy needs for basic toiletry products, e.g., soap, toilet tissue, toothpaste? What are substitute products which are cheaper alternatives to deodorant, shampoo, lotion, powder, etc.?"

SUPPLIES: Copies of "Home-made Toiletries" handout for each class participant, products for comparison of local prices (Learning Activity #1 & 2), coupons of nationally advertised products, calculator(s), table of conversions for unit weights if necessary.

BASIC CONTENT USEFUL:

1. Purchasing choices are the results of management decisions in which family resources including skills, time, money, and values are juggled.

2. Packaging and advertising adds significantly to the price of a product. A product which is nationally advertised often costs more than a "house brand" or other less advertised brand of similar quality.

3. Unit pricing is used to compare the cost of products per a unit of weight or a serving. Buying products on sale, using coupons, and purchasing in larger quantities are generally ways of decreasing the unit cost of items purchased.

4. Becoming a member of a "warehouse" type outlet may be a way to save money on items bought throughout the membership period. To truly be a savings, the amount of money saved on purchases at the warehouses throughout the membership period must be greater than the membership purchase price plus the interest the membership money would have generated in the bank.

5. It is possible to mix some of your own toiletry products. This may be considered economically worthwhile only if the ingredients used in mixing the product are cheaper than buying a generic product or the product on sale, the product can be stored satisfactorily so the mixture may be used up completely, *and* the resulting product is satisfactory to the user.

LEARNING ACTIVITIES:

1. **Review** the content regarding advertising and packaging adding to the cost of a product (basic content # 2). Using local examples of nationally advertised products and generic or house brand products, **compare the prices** of like items.

   Group members may bring in examples of coupons for national brand products and compare the prices to house or generic brands. As you discuss price, also discuss quality and convenience or other factors consumers may consider in making choices between products. Under what circumstances would the class members choose one product over another?

2. **Review** the concepts and procedures in unit pricing (basic content # 3). Using examples of local products, work in groups or as a class to **determine the unit price** of various products in small and large quantities.

3. If appropriate, **discuss** the use of "warehouse" outlet type stores where a membership fee is required. Are these available in the community? Do any of the group members shop at one of these? Do group members feel these types of stores or chain discount stores are economically advantageous to them in their own situation? (Ask the group to think in terms of travel expenses and time, membership fees, selection, and local competition.) Review basic content # 4.

4. **Hand out** copies of the "Home made Toiletries" handout and briefly review it. Is the group familiar with any of the alternative home made products? **Discuss:** If anyone has used any of the home made alternative products before, were they satisfied? Does the group know of any other substitute products?

   Discuss what a family could do if they ran out of soap and shampoo and would not be able to buy any for two weeks. Would there be any hope for this family? What would be the best substitutes to use and why?

5. **Review** the basic content # 1 above and **discuss** what changes in the family resources being used are occurring when a decision is made to forgo purchasing commercial toothpaste, or when some other change in toiletries used is made.

RM A 1.5

HOMEMADE TOILETRIES

Bath

Dissolve 1 cup of laundry starch (e.g. Argo or Niagra) in a tub full of warm water.

Denture Cleaner

Dissolve 1/4 teaspoon of TSP (Trisodium phosphate - purchased at a hardware store) in 1/2 glass of water and soak dentures overnight.

Deodorant

Apply dry baking soda to underarms. Mixing the baking soda with powder, corn starch, or any other starch may be helpful if skin is sensitive.

Electric Preshave

Brush on talcum powder, cornstarch, or any other starch.

Feminine Deodorant

For a healthy woman plain soap and water should be all that is necessary. This is also safer than using feminine deodorant.

Hair Colorings

Mix the appropriate rinse, strain the rinse and cool it before using. Pour the rinse through the hair 15 times, catching it in a basin below and re-rinsing with the same liquid. Wring out any excess rinse and leave it in the hair for 15 minutes before rinsing with clear water.

Blonde: 1 tablespoon of lemon juice in 1 gallon of water; or simmer 1/4 cup of chopped rhubarb root in 3 cups of water for 15 minutes.

Brown/Brunette: Rinse hair with a strong black tea or black coffee.

Red: Make a strong tea of rosehips or cloves, or use strong black coffee; or boil together for 15 minutes 1 tablespoon each of henna, chamomile flowers, and vinegar.

To Cover Gray: Simmer 1/2 cup of dried sage in 2 cups of water for 30 minutes, then steep for several hours. Apply the tea to the hair and leave it on until the hair dries, then rinse and dry the hair. Apply this treatment weekly until the desired shade is achieved and then monthly to maintain the color.

RM A 1.5

Hair Spray & Mousse

Hair Spray: Chop 1 lemon (or 1 orange for dry hair), and boil it in 2 cups of water until only half remains. Cool and strain the mixture. This can be put in a fine-mist bottle and stored in the refrigerator. Add more water if it is too sticky. Or, shake 2 - 5 teaspoons of honey with 1 cup of warm water in a fine-mist bottle. This mixture should also be stored in the refrigerator and it is necessary to experiment with the proportions so enough honey is added to provide holding power without making the hair sticky.

Mousse: Dissolve 1/4 teaspoon of plain unflavored gelatin in 1 cup of boiling water and let it sit at room temperature until slightly set. Rub it into wet or dry hair with fingers and blow dry. This may be stored unrefrigerated in a closed jar.

Mouthwash

Mix 1/4 teaspoon of salt in 1/2 cup of warm water for gargling and rinsing the mouth.

Powder

Use any kind of starch as a direct alternative. Laundry starch may be the least expensive.

Shampoo

Use liquid or bar soap on hair. It will be necessary to rinse the soap out thoroughly and a final rinse with diluted vinegar or lemon juice should help to remove any residue from the soap.

Toothpaste

Brush with just water, baking soda, or baking soda and salt.

RESOURCES:

Center for Science in the Public Interest. 1977. Ninety-nine Ways to a Simple Lifestyle. New York: Anchor Press / Doubleday.

Dadd, Debra Lynn. 1986. The Nontoxic Home. Los Angeles: Jeremy P. Tarcher, Inc.:

PRACTICAL PROBLEM II: How can we be better food managers on a limited budget.

Concern 1: Maximizing nutrition for cost

Participants compare a personal 24-hour dietary recall to USDA / HHS Dietary Guidelines for Americans. Basic ideas for providing meals with variety and high nutritional content on a limited budget are discussed. Groups brainstorm lists of "nutritional bargains" and "nutritional rip-offs". Discussion provides an opportunity for nutritional misinformation and misunderstandings to be corrected.

Concern 2: Choices in producing and storing foods

The content of this session is limited to plant foods. Container gardens, growing and using sprouts for food, and foraging edible weeds and wild plants are the basic content covered. The use of a resource person is recommended for discussion, identification, and demonstration of using edible wild plants and weeds for food.

Concern 3: Basic cooking skills for more choices

Multiple sessions are recommended. The first session may be used for discussing content related to meal planning on a limited budget and planning a cooking (laboratory) session(s). The following session(s) are used to practice and evaluated recipes and cooking skills that the participants and instructors have decided on ahead of time.

Additional Concerns:

Using commodity foods: "How can we better prepare commodity foods? What safety issues do we need to be concerned with for foods that come from commodity foods or food pantries?"

CONCERN 1: Maximizing nutrition for cost

"How can we get the most nutritional value for our dollar? For our time?"

SUPPLIES: Newsprint paper and markers for each group of 2 - 5 people. Paper and pens or pencils for each participant.

BASIC CONTENT USEFUL:

1. Qualities of healthful food for any individual or family include:

   - Safety and wholesomeness of food products
   - Nutritional content of food
   - Conformity to diet requirements for persons with illness or other special health needs

2. The "Seven Dietary Guidelines for Americans" published by the Departments of Agriculture and Health and Human Services include the following (Dietary Guidelines, 1988):

   1. Eat a variety of foods.
   2. Maintain desirable weight.
   3. Avoid too much fat, saturated fat, and cholesterol.
   4. Eat foods with adequate starch and fiber.
   5. Avoid too much sugar.
   6. Avoid too much sodium (e.g. in salt)
   7. If you drink alcoholic beverages, do so in moderation. (For teens, "avoid alcoholic beverages.")

3. Some convenience foods are money savers and others cost a great deal. In general, "gourmet" type convenience foods or foods including sauces, meats deboned and cut into individual servings, and ready or cooked foods are more expensive than the "non-convenience" comparable product.

4. Advertising and packaging can add significantly to the purchase price of food. House brand products may be of a quality comparable to nationally advertised brands but may cost less. A generic or housebrand product may contain broken or less uniform pieces of food than what nationally advertised brands contain; but if the product will be cooked or mixed in a casserole, the appearance of the pieces of food doesn't matter and the nutritional level is not significantly different. Food packaged in individual portions will often be more expensive than food packed in larger portions and then separated into individual portions at home.

LEARNING ACTIVITIES:

1. **Discuss:** What do the group members and their families seek in meals and in food? What needs are being met through meals or at other times when families eat? What is it that makes the group members or their families consider a meal or a food to be "good" or "not good"? (Participants may wish to write down the qualities that their families like and dislike in food / meals or the group may wish to make a combined listing.)

2. **Discuss:** What concerns, if any, have the group members had regarding the healthfulness of their families' food? After discussion **review** content # 1 above.

3. **Consider** the USDA / HHS dietary guidelines for the U.S. population based on common diet patterns and health problems in the U.S. (These are listed in content # 2 above.) What do these recommendations imply about the typical U.S. diet? What do they imply about common health problems in the U.S.?

   (If the dietary guidelines are not understood by all the participants, take some time to review and discuss them.)

4. Ask each participant to **draw four columns** on a piece of paper and to head the columns "Morning", "Noon", " "Evening", and "other". Ask class participants to think back to everything they (or their family) ate yesterday. Using the categories "morning, noon, evening, and other" as loose guides, ask each participant to list what s/he (or her/his family) ate, and approximate amounts, during that 24-hour period.

5. Using the 24-hour dietary recall that the class members constructed in learning activity # 4, **discuss:** How does the "diet" consumed yesterday compare with the USDA's 7 "Dietary Guidelines for Americans"? How closely did they match any other special diets participants may have due to health concerns? How does the diet compare with other nutrition guidelines with which they are familiar, e.g. the "Basic Four Food Groups"?

6. **Discuss:** What can people do to help create variety and assure high nutritional content in the foods their families eat while staying within their family food budgets? (It may be helpful to **list** the ideas on the chalk board or newsprint.)

7. **Divide into groups** of 2 - 5 people. Each group should have a piece of newsprint paper and markers. Ask each group to **divide the paper into two columns**. The columns should be labeled "Nutritional Bargains" and "Nutritional Rip-offs". Ask each group to quickly list under the appropriate column all the food products they can think of that are either highly healthful and nutritious for their cost, or relatively unnutritious compared to their cost.

8. Ask each **group to share** their list with the rest of the class. Especially **discuss** what makes a food item highly nutritious or relatively unnutritious. There may be many opinions as to what is or is not nutritious. It may be helpful for the group to refer back to the USDA's Dietary Guidelines, to consider special dietary needs of family members (including needs of infants, children, teenagers, and elderly), to study nutrition labels, and/or any additional resources the instructor or participants may have.

   Nutrition is often misunderstood. If the group members appear to not understand some nutrition concepts or to be basing judgments on misinformation, the instructor may wish to provide additional information or challenge class members to learn more about specific concepts.

   If **content # 3 and 4** listed above has not been included in the discussion, review the content and any other related content the instructor wishes to include.

RESOURCES:

Cooperative Extension Service. 1984. Make your food dollars count..., EFNEP-51. Ames, Iowa: Iowa State University.

United States Department of Agriculture. 1988. Dietary Guidelines and Your Diet, Human Nutrition Information Service, Miscellaneous Publication No. 1457. Washington, DC: USDA.

CONCERN 2: Choices in producing and storing foods

"What viable economic choices do we have in terms of producing/storing food, preparing foods conventionally, convenience foods, etc.? (In terms of time, money, and nutrition)"

ADVANCED PREPARATION: If the instructor or a classs member is not experienced in the identification and use of "edible weeds" or wild plants, it is strongly suggested that a resource person (e.g. parks or Department of Natural Resources personnel, county extension agent, or another person experienced in the subject) be invited to show and demonstrate preparation of plants described in content # 3). A field trip to locate such plants may be desirable.

NOTE: This section covers only plant foods. Your group may be interested in the small-scale production of animals as food. The local Cooperative Extension Service should be able to supply several references for any group wishing to pursue the topic of animal production for food.

SUPPLIES: Seeds to sprout, sprouting jar (glass jar with a top of screen, cheese cloth, or a clean nylon stocking held by a metal or rubber band); seeds or legumes which have been sprouted to use as taste samples; copies of the handout "Sprouting & Edible Weeds / Wild Plants"; reference guides to edible weeds and wild plants (see learning activity #4); examples of boxed food which is several months past the "to use by" date and a comparative product within the date period.

BASIC CONTENT USEFUL:

1. Several food crops and herbs can be grown in containers inside or outside or in small spots in the yard. A "garden" of this type requires little maintenance and yet adds flavor, color, texture, and nutrients to supplement meals (Cooperative Extension Service, 1985).

2. Home produced sprouts of beans, peas, and seeds are a source of extra nutrients which can be added to many dishes. Sprouting takes little time, space, or expense and the sprouted product has a higher protein and vitamin content than the product unsprouted.

It is important to use seeds or legumes which are packaged as edible or home produced for sprouting. Seeds sold for planting are not appropriate as they are generally chemically treated. Any seeds or legumes which are moldy should **not** be used for sprouting (Hertzberg et. al., 1973; Brandies, 1987).

3. Parts of various common "weeds" or wild plants are edible and can be foraged in season. The leafy green parts of these plants can supplement a meal with their own unique flavors, fiber, and the vitamins and minerals associated with green leafy vegetables. Other edible parts of the plants can also supplement a meal with some nutrients and fiber.

   It is important to identify correctly which plants are edible, pick them at the time in their growth when they are most appetizing, and be assured that they are not growing in an area which has been sprayed with any herbicides or pesticides (Angier, 1974; Elias, 1982; Hall, 1973; Hodges, 1989).

4. Perishable products sold in stores are stamped with dates that indicate the date by which the product is best to be used, the date by which the product should be sold, or the date by which the product should be pulled from the shelf. It is important to look for these dates when shopping so that the product purchased is fresh for use.

5. The economic advantages or disadvantages to putting up food through home freezing, canning, or drying depend on the source and cost of the fresh product, the equipment and energy costs of processing and/or freezing, and the opportunity cost of the time spent in production and processing.

LEARNING ACTIVITIES:

1. **Quickly survey** the class to discover the extent of experience class members have with home food production in order to plan the accompanying content and learning activities accordingly. **Discuss:** What practices or products in home food production have been the most beneficial to the family and the homemaker?

2. If class members do not have access or ability to keep garden plots, do they have any experience with container gardens? What have their experiences been? **Review basic content # 1 above if appropriate.**

3. **Discuss:** Have any of the class members had experience in **sprouting** seeds or legumes in their homes? What were their experiences?

   Hand out copies of "Sprouting & Edible Weeds / Wild Plants"

   Demonstrate or ask a class member who has experience with sprouting to demonstrate starting a jar of sprouts. **Review** basic content # 2.

   Sample with the class sprouts which have already sprouted and discuss how sprouts could be incorporated into a family's diet.

4. **Review** basic content # 3. *With a resource person* knowledgeable in the identification and preparation of edible weeds or wild plants work as a group on the identification and preparation ideas of such plants. A field trip for identification may be planned.

   If a resource person is not available, the class may wish to review the handout which also lists some edible plants common in Iowa and gives examples of preparation. This list is by no means exhaustive and no attempt was made to draw or photograph the plants mentioned for fear that a plant could be incorrectly identified on the basis of information presented here. It is highly recommended that use in class be made of plant guide resource books, for example, *Field Guide to North American Edible Wild Plants* by Elias and Dykeman or *Field Guide to Edible Wild Plants* by Angier (listed as resources). Both have color drawings or photographs. The local library may have other excellent resources.

5. **Review** basic content #4. **Discuss:** How do members assure a rotation of food products so foods are used before they become old? What about leftovers which have been stored in the refrigerator or freezer?

   If available, **open a boxed product** which has passed the "to use by" date by several months and compare with a newer product of the same type. Are there differences in color, odor, texture? **Discuss:** What are the consequences of using a product which is past the date printed in terms of taste and product quality? In terms of wholesomeness and healthfulness of the product? In what cases have participants used such products without ill effect? In which cases has the age made a difference in product quality?

6. **Review** basic content # 5. **Discuss:** Under what circumstances is "putting up food" an economic advantage? (If the group is interested in types of home storage of food products, the Cooperative Extension Service bulletin "Harvesting and storing vegetables" Pm-731 is a good guide for review.

RESOURCES:

Angier, Bradford. 1974. Field Guide to Edible Wild Plants. Harrisburg, PA: Stackpole Books.

Brandies, Monica. 1987. Home-grown sprouts: Nutritional fireworks for January menus, Des Moines Register (January 7, 1987), p. T1,4.

Cooperative Extension Service. 1985. Container and patio vegetable gardening, Pm-870. Ames, IA: Iowa State University.

Cooperative Extension Service. 1988. Harvesting and storing vegetables, Pm-731. Ames, IA: Iowa State University.

Elias, Thomas S. and Dykeman, Peter A. 1982. Field Guide to North American Edible Wild Plants. New York: Outdoor Life Books.

Hall, Alan. 1973. The Wild Food Trailguide. Canada: Holt, Rinehart and Winston of Canada, Lmt.

Hertzberg, Ruth, Vaughan, Beatrice, and Greene, Janet. 1973. Putting Food By, second edition. New York: Bantam Books and The Stephen Greene Press.

Hodges, Linda. 1989. Edible weeds, Des Moines Register (May 10, 1989), p. 1T.

SPROUTING & EDIBLE WEEDS / WILD PLANTS

SPROUTING PROCEDURE:

Put a small amount of seeds or legumes to sprout in a quart jar filled with warm water and let it soak overnight. Fix a jar top of a metal canning ring or a rubber band holding a top of fine mesh screen, cheese cloth, or a very clean nylon stocking. Pour the water off the seeds and rinse twice with water, drain completely, and lay the jar on its side where it will be dark but between 50 - 70°F. Rinse and drain about 3 times a day. Mix in with food dishes or salads when sprouts are 1/2 to 1 inches long. Setting some sprouts in the sun for a few hours will allow the seed leaves to turn green (Hertzberg et. al, 1973; Brandies, 1987).

EDIBLE WEEDS AND WILD PLANTS:

Chickory: Chickory leaves look somewhat like dandelion leaves; they may be gathered at early stages of development and used in salads. As the leaves mature, they become more bitter and must be boiled in more than one change of water. The bleached underground leaves may be cut and used raw in salads. The roots may be dug in autumn, winter, or early spring and washed and roasted until they are brown all the way through. They may then be ground and added to coffee or used as a coffee substitute.

Dandelion: The young leaves picked before the flower stem appears can be used fresh in salads. Dressings that are especially good with dandelion leaves can be made from bacon, vinegar, and mustard. The underground leaves may be used in salads as described for chickory. The roots may also be roasted and ground for use as a coffee substitute as described for chickory. As a root vegetable the roots dug in early spring can be peeled and cooked in two changes of water (with a little baking soda added to the first water); butter, and season to serve.

Jerusalem Artichoke: The tubers of this sunflower-type perennial are edible. The tubers have a soft watery texture and sweetish taste. The tubers grow 3-5 inches long; they should be dug anytime after the first frosts of fall, can be stored like a potato, scrubbed or peeled; they can be sliced raw for salads, or boiled and roasted like potatoes.

Lambsquarter: Tender leaves and stem of this plant are very mild tasting, high in vitamins A and C and can be used as a substitute for spinach, either raw in salads, or cooked. The seeds can be harvested in the fall, ground (a kitchen blender may be helpful), and used as a flour.

Plantain: This plant is common to lawns and sidewalk cracks and the *young* leaves can be used in salads or steamed like spinach. As the plant matures, the leaves develop fibrous veins which are undesirable for eating.

Purslane: Both the stems and small oval leaves of this low creeping plant with succulent stems can be utilized. The raw leaves can be added to salads and add a slightly acidic taste and crunch, or they can be added to soups or other dishes. The stem can be chopped and used as a pickle condiment.

RM A 2.2

Violet: The leaves can be added to salads. Jelly may be made from the blossoms by covering 2 cups of the blossoms with boiling water and leaving the mixture overnight. The mixture should then be strained and the flowers discarded. Add the lemon juice equivalent to the juice of 1 lemon and 1 package of pectin. Bring to a boil and add 4 cups of sugar, boil for 1 minute, pour into sterilized jars and seal.

RESOURCES:

Angier, Bradford. 1974. Field Guide to Edible Wild Plants. Harrisburg, PA: Stackpole Books.

Brandies, Monica. 1987. Home-grown sprouts: Nutritional fireworks for January menus, Des Moines Register (January 7, 1987), p. T1,4.

Elias, Thomas S. and Dykeman, Peter A. 1982. Field Guide to North American Edible Wild Plants. New York: Outdoor Life Books.

Hall, Alan. 1973. The Wild Food Trailguide. Canada: Holt, Rinehart and Winston of Canada, Lmt.

Hertzberg, Ruth, Vaughan, Beatrice, and Greene, Janet. 1973. Putting Food By, second edition. New York: Bantam Books and The Stephen Greene Press.

Hodges, Linda. 1989. Edible weeds, Des Moines Register (May 10, 1989), p. 1T.

CONCERN 3: Basic cooking skills for more choices

"What basic cooking skills would enable families to eat better and more cheaply at home?"

ADVANCE PREPARATION: It may be desirable to address this practical problem area with multiple sessions. Meal planning, a discussion of present cooking skills, and planning for a cooking class could be addressed in the first session; cooking experiences could follow in the subsequent session(s).

SUPPLIES: PART I: Samples of foods from the 4 food groups to demonstrate serving sizes, measuring cups, food scale, and dishes and utensils for dividing servings of food (Learning Activity #3)

SUPPLIES: PART II: Kitchen facilities, cookware and utensils as appropriate, ingredients as appropriate.

BASIC CONTENT USEFUL:

1. Various factors considered in meal planning include food preferences of family members, food on hand, food availability and affordability, time for preparation and eating, nutritional balance of the meal, color, texture, and flavor combinations of the meal, quantities of food necessary to feed the family, and introduction of new foods to the family.

2. The "Four Food Groups" is a simple guide for the planning of family meals. According to this plan each member of the family should consume 4 servings of breads or cereals, 4 servings of fruits or vegetables, 3 servings of milk or milk products, and 2 servings of meat or meat alternatives per day. (Teenagers and pregnant and lactating women are recommended to consume 4 servings of milk products per day.)

   Serving sizes for the various food groups follow:

   Breads & Cereals: 1 slice of bread, 1 ounce ready-to-eat cereal, 1/2 - 3/4 cup cooked cereal, noodles, or rice.

   Vegetables-Fruits: 1/2 cup or a medium sized fruit or vegetable.

   Milk group: 1 cup (8 ounce) of milk or yogurt, 1 1\2 onces of cheese.

Meat group: 2-3 ounces of lean cooked meat, poultry, or fish, 2 eggs, 1 cup cooked dried beans or peas, 1/4 cup peanut butter, 2 slices of luncheon meat or hot dogs, 1 1\2 onces of cheese

3. The method of food preparation may effect the nutrient content of food. For example, vegetables cooked in a lot of water which is discarded have less vitamins than they have when they are eaten uncooked or cooked in a small amount of water. Potatoes or other fruits or vegetables may contain more vitamins, minerals, and fiber when cooked/eaten with the skin than when peeled. Fat content of prepared food may vary according to how much fat was drained away, absorbed, or added during cooking.

4. The addition of high starch foods may be a low-cost way of "stretching" a meal while adding some nutrients and in some cases fiber.

LEARNING ACTIVITIES - PART I:

1. **Discuss:** How have family eating patterns changed in the community in the last 25 years? What have been some of the benefits of those changes? What have been some of the negative aspects of those changes? In what ways are families physically healthier than 25 years ago and/or physically not as healthy?

   Discuss: What purposes might meals serve beside the nourishment of those eating? Have these other purposes changed as family meal patterns have changed?

2. **Discuss and list** on the board or newsprint: What is considered in planning, or "throwing together" a meal? (The group may wish to think about breakfast, lunch, and supper, whether they are eaten as family meals or not, and consider what variables are considered when a certain food or dish is selected.)

3. **Review** content #2. If members are familiar with the "Four Food Groups" plan, discuss to what degree it has been / or not been helpful to them in meal planning.

   It may be helpful to have food samples with which to **demonstrate serving sizes** indicated by the plan. Participants may wish to serve out what they think is 1 serving of any of the 4 groups and then weigh or measure it to see how well they can approximate the given serving size.

4. **Divide into groups** of 2 to 4 persons. Ask each group to come up with a day's realistic menu that would take into account the meal planning factors discussed in Learning Activity #2. Encourage the use of the "Basic Four Food Groups" plan or other nutritional guidelines as one of the factors in meal planning.

   Ask each group to **present** their menus and relate how their choices were made. **Discuss** each plan specifically in relation to affordability, quantities of food or ingredients necessary, time for preparation and eating, and nutritional balance.

5. Recognizing that everyone has a different level of skill and enjoyment in meal preparation, **discuss** "what basic cooking skills would enable families to eat better and more economically at home?". Review content # 3 and 4.

6. From the discussion (and the cooking skills needs which may have become evident although not discussed) **plan** with the class **a laboratory (cooking) experience** for the subsequent class period. Class members may know of basic low-cost recipes that they would like to share with the class. Consider nutritional value, cooking skill level, adaptability, and economy in the various dishes or products considered for preparation. Divide the products to be prepared among different groups of participants according to kitchen facilities available. If appropriate, determine who will bring necessary cookware, utensils, and food.

LEARNING ACTIVITIES - PART II:

As planned in Learning Activity #6, Part I, **conduct laboratory cooking class. With group, evaluate** each product in regards to taste, ease of preparation, nutritional value, adaptability, and any other criteria the group has.

The following may serve as suggestions for content and skills to be practiced in the lab cooking class:

Using less expensive cuts of meat and their preparation

Appropriate cooking methods for different cuts of meats

"Stretching" main dishes with starch products

Adding powdered milk to dishes in order to increase the nutritional content

Cooking with legumes

Making and using white sauces and gravies

Making soups / stocks for soups, left-over stock pots for soups

Preparing food suitable for infants from family meals

Adding greens to main dishes and other foods

Comparison of frozen, canned, and fresh vegetables for time involved, ease of cooking methods, and taste

PRACTICAL PROBLEM III: How can we be more effective family clothing managers on a limited budget.

Concern 1: Clothes washing on a budget

Hand washing of family clothing is the major content covered. Guidelines regarding types of agitation, soaps, detergents, and additives, and water temperature are reviewed for various types of fabrics. Participants demonstrate and practice using wash boards, scrub brushes, and hand manipulation. Guidelines for machine or hand washing of cloth diapers are available in a handout if the topic is appropriate for the participants.

Concern 2: Storage of clothing

Content regarding the storage of clothing as a space problem or as a process management problem is reviewed. Ideas for increasing clothing storage space and improving management of clothing storage are discussed.

Concern 3: Consumer choices in clothing selection

Reference is made to *Consumer Education for Families with Limited Incomes. Topics covered include: Wardrobe planning, labels on clothing and fabrics, shopping skills, decision making.

Additional Concerns:

Basic clothing repairs: repairing buttons, zippers, rips, using patches, etc.

*Consumer Education for Families with Limited Incomes, 1980, (includes Spanish supplement) Home Economics Instructional Materials Center, Texas Tech University, Box 4067, Lubbock, Texas 79409. Available on loan or for sale through:

Iowa Curriculum Assistance System. N008 Lagomarcino Hall, Iowa State University, Ames, Iowa 50011, 515/294-8919. **ICAS # 20.0104 4-3**

CONCERN 2: Clothes washing on a budget

"What types of clothes can you wash by hand? What is the most effective method for washing by hand? How do you wash diapers by hand? What are good soaps and cleaning products for washing diapers by hand?"

SUPPLIES: Copies of "Washing Diapers" handout, if appropriate for class members. Buckets or basins for washing clothes, scrub brushes, washing boards, various types of detergent and soap, non-precipitating water softener (e.g. Calgon, Spring Rain), soiled scraps of clothing, access to plenty of water.

BASIC CONTENT USEFUL (Peet et. al., 1979):

1. Fabric is cleaned through a process of allowing water to move through the fabric and lift the soil, and holding the soil in suspension in the water so that it is removed from the clothes during wringing (spinning) and rinsing.

2. There are three interrelated components affecting the outcome of fabric washing: the **agitation** of the clothing and water, the **soap or detergent**, and the **temperature** of the water.

3. In hand washing, agitation is accomplished by:

   Swishing the clothes in the water (delicates)
   Squeezing water through the clothes (delicates)
   Forceful hand manipulation of the wet clothes
   Use of a scrub brush on wet clothes
   Use of a washboard with wet clothes

4. In hand washing, soap or detergent can be applied directly to the wash water so some (but not too many) suds are formed and the water feels "slippery", or by applying the soap or a few grains of granular detergent directly to soiled spots on the wet clothing.

5. *Detergents* have additives which may make them more effective soil removers than soaps. If water is hard and especially if the detergent is low- or no-phosphate, it is recommended that non-precipitating water softeners (e.g., Calgon, Spring Rain) be added to the wash and rinse waters so the minerals in the water bind with the water softener instead of the fabric.

   Soaps are most effective when used in soft water. If water is hard, a non-precipitating water softener (e.g. Calgon, Spring Rain) must be added to the wash and rinse water.

If fabric softeners are used, they should be used sparingly, applied to the final rinse water, and used without water softeners.

If chlorinated bleach is used, it should be applied to the wash water halfway through the wash, should not be applied directly to the clothing, should be used with warm or hot water, should be used in amounts of approximately one tablespoon per gallon of water, and should not be used with wool, silk, or spandex.

6. Hot or warm water will more effectively remove soil from clothes than cold water. **However**, use the recommended temperatures and laundering guides for the following fabrics:

   Wool Use cool water and very little agitation, do not use chlorinated bleach; block to air dry.

   Permanent Press Use warm or hot water to wash, then switch to cool water for pre-rinse soaking and rinsing. Squeeze the water out rather than wringing the fabric.

   Brightly colored fabrics Use cool water; it may be necessary to predissolve detergent granules or use liquid detergent.

7. Soaking the clothes in water with or without detergent / soap before hand washing may help remove the soil more easily.

8. Wringing water out of clothes by hand can most easily be accomplished by folding the wet garment into thirds or fourths so that it is about a foot long, grasping each lengthwise edge with one hand and twisting the fabric once or twice.

LEARNING ACTIVITIES:

1. Ask **group members to relate** their own experience of washing clothes by hand. What do they know about the techniques used by their parents or grandparents for washing clothes by hand? Ask them to estimate the percentage of the world's population that washes clothes by hand.

2. **Discuss**: What are some of the disadvantages of using disposable diapers (e.g. cost, negative contribution to the environment, spread of disease in areas where sanitation pick up is a problem)?

   Hand out copies of "Washing Diapers" (if appropriate for class members). Review the description of how to wash diapers.

3. **Review** the basic content listed above. **Discuss**: How would a decrease in temperature affect the need for agitation and detergent or soap (if the fabric is durable and heavily soiled)?

4. If possible, bring in some scrub brushes, washing boards, various types of detergent, and soiled scraps of clothing. Have group members **practice** using various techniques of washing clothes by hand. If any member is particularly adept at using the board, brush, or hand motion, let her/him demonstrate. **Discuss** the differences between soap and detergent and the use of water softener with hard water. Prepare to use a lot of water for rinsing.
5. **Discuss** the advantages and disadvantages of hand washing and ask individuals for their ideas on how they would use or improve a hand washing and drying system in their home.

RESOURCES:

Peet, L. J., Pickett, M. S., and Arnold, M. G. 1979. Household Equipment (Eighth Edition). New York: John Wiley and Sons.

WASHING DIAPERS

Basic instructions for washing cloth diapers:

If the diaper is dirty, shake or scrape as much of the stool as possible into the toilet. Rinse in clear water (in the toilet) until the diaper is only wet. Wring the diaper out and then soak it in a covered plastic or enameled pail of cold water. You may wish to dissolve a little detergent, borax, or a commercial diaper soaking product in the water. It may be most convenient to keep the diaper soaking pail by the toilet. Wash the diapers in hot water with soap or detergent (use a non-precipitating water softener if the water is hard e.g. Calgon or Spring Rain). Rinsing is of utmost importance as traces of soap or detergent can irritate the baby's skin. You may need to rinse the diapers a few times if the baby is irritated by the diapers.

A strong and persistent smell of ammonia in clean diapers indicates the presence of ammonia-causing bacteria in the diaper. This is likely to cause or prolong diaper rash. You may wish to add 1 cup of chlorine bleach to the diaper wash laundry in an automatic machine (or 1 Tablespoon per gallon of water if washing by hand). You may also wish to try soaking the diapers before washing in a commercial diaper-soak product or in borax and then wash with a mild laundry detergent, rinse the diapers twice, then soak the rinsed diapers for thirty minutes in half a washtub of water with one cup of vinegar mixed in it (about 2 Tablespoons per gallon of water). Spin or wring the diapers and dry without further washing or rinsing.

In case of diaper rash:

Leave the diapers and plastic pants off as much as possible. In the crib put 2 or 3 layers of diapers with a rubberized pad under them under the undiapered baby. Replace them as often as necessary. Petroleum jelly or a mild ointment may be applied to the rash. Avoid powdering with corn starch as bacteria easily grows on it.

Kiester, E. and Kiester, S. V. 1985. Better Homes and Gardens New Baby Book. Des Moines, IA: Meredith Corp.

Moore, A. C.. 1968. How to Clean Everything. New York: Simon and Schuster.

CONCERN 2: Storage of clothing

SUPPLIES: Make a transparency or handout copies of "Clothing Storage"

BASIC CONTENT USEFUL:

1. Clothes should be stored so that out of season clothes are out of the way, dirty clothes are not mixed with clean ones, clothes which need repair or are no longer wearable are routed accordingly, and family members can easily find their own clothes.

2. Clothing storage places can easily be created by using rods, ropes, wire, cardboard boxes, etc.

LEARNING ACTIVITIES:

1. **Discuss:** What are the concerns group members have had with clothing storage in their home. **List**.

2. Referring to the list, **discuss:** Which of the problems stem from a space problem and which problems stem from a process management problem? e.g. Rummaging through underwear that no longer fits in order to find one that fits is a process problem. The underwear should be handed-down or given away instead of staying with the wearable underwear.

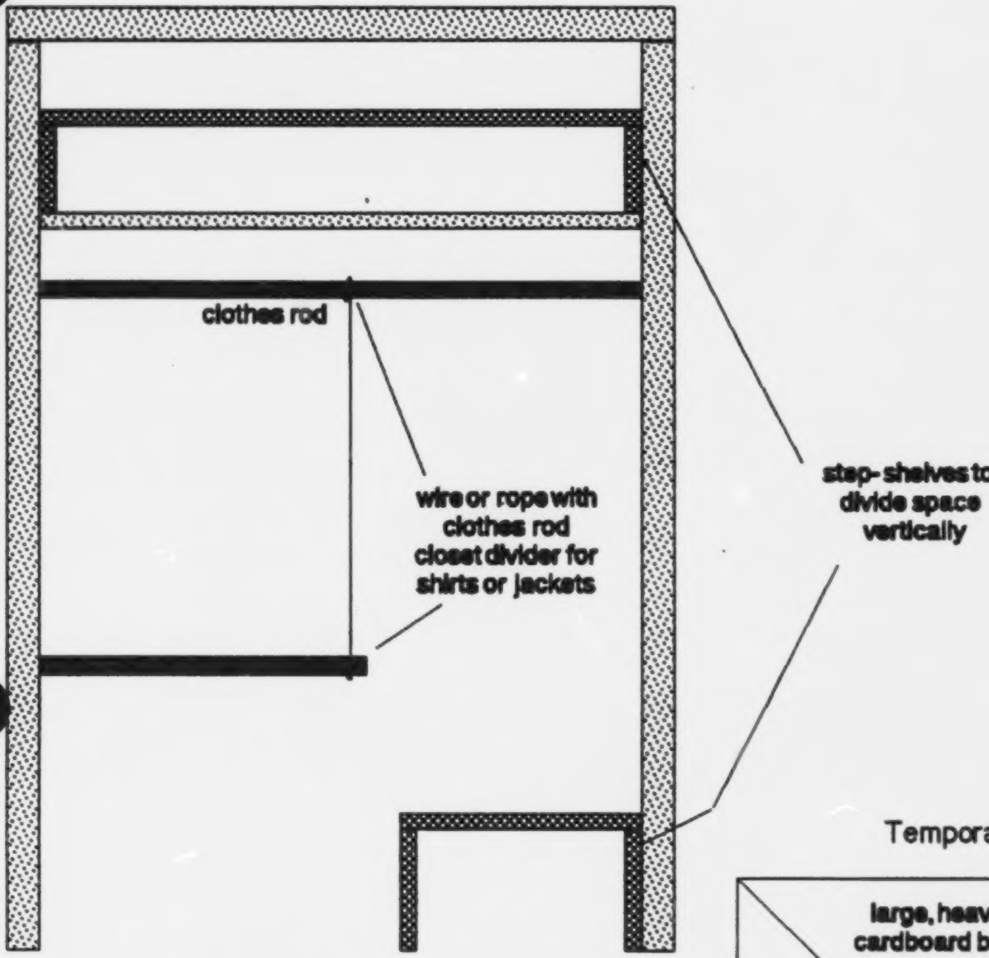
3. Use the **"Clothing Storage"** sheet as a hand out or transparency. **Discuss** the use of the ideas presented. What other ways can the group think of to solve clothing storage problems with space or with a management process?

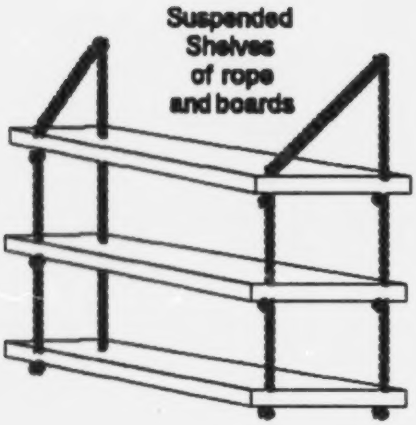
RESOURCES:

McCullough, B. R. 1980. Bonnie's Household Organizer. New York: St. Martin's Press.

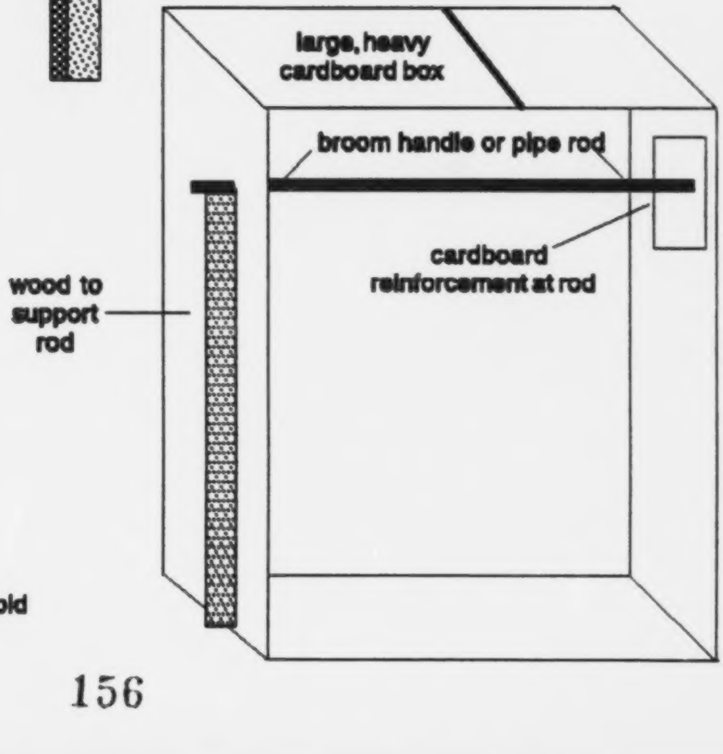
Clothing Storage

Making a closet more efficient


clothes rod
wire or rope with clothes rod closet divider for shirts or jackets
step-shelves to divide space vertically


Suspended Shelves of rope and boards

Temporary Closet


large, heavy cardboard box
broom handle or pipe rod
cardboard reinforcement at rod
wood to support rod

from: Mccullough, B., 1980, Bonnie's Household Organizer. St. Martin's Press: New York.

CONCERN 3: Consumer choices in clothing selection
"Where can we get consumer information to make better choices?"

Refer to Subunit IX-1 "Buying Clothing"

in

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PERENNIAL PROBLEM B: How can we make better decisions with limited financial resources?

PURPOSE: The purpose of this section of curriculum is to provide a setting for the exploration of the role of values in decision making and the use of decision making models, especially in problem areas of particular concern to families or individuals with limited financial resources.

LEARNING PROCESSES AND OUTCOMES:

The learners consider the problem topic as it relates to their own personal or family situations.

The process and inputs into decision making are explored through the use of discussion, debate, the use of decision making models, and the consideration of values.

PRACTICAL PROBLEM I: How do values shape the decisions we make in regards to employment and home management

Concern 1: Values and the welfare system

Participants establish rules for debate and then form two groups to debate the question "is it a rational and worthy decision to plan not to work because collecting benefits pays more than a minimum wage job would?" At the close of the debate the participants evaluate the process of the debate as well as the values exposed throughout the debate.

Concern 2: Recreation / food / travel needs

Participants analyze the activities they would like to be able to afford according to the perceived needs met through the activities. They then brainstorm alternative activities which they think would meet the same needs and compare and discuss the two sets of activities and the needs.

Concern 3: Alternative gift ideas

Participants brainstorm alternative gifts, cards, and gift wrapping ideas; and discuss the values which impede or promote the use of such ideas.

Concern 4: Meeting transportation needs

Reference is made to *Consumer Education for Families with Limited Incomes. Topics covered include: Advantages / disadvantages of owning a car, public transportation, price comparisons, shopping helps for buying cars.

Additional Concerns:

Decision making: *Consumer Education for Families with Limited Incomes unit I sections 1-4 "Decision making; values and goals; needs and wants; resources; decisions". Topics covered include how we get our values, expressing values and goals, case studies of needs and wants in the family life cycle, human resources, nonhuman resources, family resources, decision making processes, and consumer alternatives.

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CONCERN 1: Values and the welfare system

"Is it a "rational" decision to plan not to work because collecting benefits pays more than a minimum wage job would?"

LEARNING ACTIVITIES:

1. Help the group prepare to debate this issue by assisting them in **establishing a set of rules for debating.** These should be listed so all can see. Suggestions which the group may wish to consider include a limit on the total length of the debate, a limit on the amount of time a person may talk, a limit on the number of times a person may respond, everyone gets a chance to comment, no personal remarks allowed, no bad mouthing allowed, debate to be done in a spirit of an honest and open-minded exchange of ideas.

2. **Divide** the class into two groups. Assign one group the role of defending the idea that "it is a rational and worthy decision to plan not to work because collecting benefits pays more than a minimum wage job would." You may wish to write this statement out so all can see and refer to it. Assign the other group the role of challenging that idea or taking the position that it is a poor or unwise decision to plan not to work. (Try to mix individual's in the two groups so there will be about equal strength in expression in the groups, making sure everyone has a chance to express her/his ideas.)

3. According to set of rules established, ask the groups to **debate** this issue. If the group has difficulty getting into the debater roles, they may feel more comfortable by starting the topic as a group discussion.

4. At the conclusion of the debate help the group come back together and **summarize** the experience. What were the dominant ideas? What *values* were exposed as the debate progressed?

   How did the participants feel about the process of debate? When did they feel most comfortable? When did they feel most uncomfortable? Did they ever feel as though they were letting their emotions rob them of composure? Did they ever feel inhibited in expressing their thoughts or feelings? Can they pinpoint why?

   When did they feel they or others made the most sense? What helped them keep their composure? Is there a conclusion about the topic debated? If so, what is it?

CONCERN 2: Recreation/food/travel needs

"How can we meet recreational/food/travel needs and wants that we had become accustomed to meeting, but no longer can afford?"

BASIC CONTENT USEFUL:

1. Underlying our activities or desired activities are needs that we are trying to satisfy within our own set of values.

2. Identifying the needs we wish to meet may help us identify alternative activities to meeting those needs.

3. Activities chosen to successfully meet needs must fit into our existing set of values. Our values may change in order to accommodate new needs (which affect activity choices).

LEARNING ACTIVITIES:

1. Ask the group which of these needs (recreation, food, travel, or others) are of most concern to them. Have the group generate a quick **list** of what they **would like to be able to do** regarding recreation, food, and travel. Write this list on the left side of a chalk board, or butcher paper placed on the left side of a wall.

2. Referring to the list just completed ask the group **what** it is that **they would get out of each activity**. How does the activity benefit them or their family? (e.g., relaxation, release of tension, getting out of the house, experimenting with recipes, meeting with friends, feeling good about self by getting dressed up, seeing new country, etc.) **List** these benefits to the right of the first list.

3. Referring to the second list, have the group **brainstorm** alternative, affordable ways to meet the same needs. It may be necessary to think of more local or neighborhood activities, recall what they have heard of other people doing, organize activities, and challenge their own values on what activities are acceptable and appropriate. **List** these activities to the right of the second list.

4. Ask the group to **compare** the first and last lists. What is in common? What is different? Had participants thought of activities substituting for each other in this way before? How satisfying for various members or their families do participants think the substitute activities would be in comparison to the first list of activities?

5. Help the group **summarize** the main ideas of the activity.

CONCERN 3: Alternative gift ideas

"What are alternative gift ideas for different family members? How can we make them more acceptable?"

SUPPLIES: Materials for making cards, wrapping paper, and decorations (see Learning Activities # 4 and 5 below)

BASIC CONTENT USEFUL:

1. The attitudes which help determine what gifts are desirable come from values learned in the home and the larger environment.
2. Such attitudes may consciously be changed.

LEARNING ACTIVITIES:

Betty Brunk, in Living More with Less, tells about reading about Jackie Kennedy having memorized poetry with her children as a gift to President John Kennedy. She comments that it made her realize that even the wealthy need to look for meaningful giving that may not be purchased with even an abundance of money.

1. **What ideas** does the group have for gifts that aren't purchased from a store? (e.g. home made articles or food, coupons redeemable for services rendered, a song or poetry, stacking toys from tin cans with the edges smoothed, blocks from lumber scraps, etc.) Do any of the members have experience giving this type of gift? If so, how did the receiver of the gift respond? How did the giver of the gift feel about the gift?
2. **Discuss:** How can parents help their children or others to consider this alternative type of gift giving as desirable?
3. **Discuss:** What are alternatives to purchased greeting cards? (e.g. decorating folded paper using pressed flowers, leaves, cut-out pictures, scripture verses, pretty magazine pictures, recycled greeting cards, etc.)
4. **Discuss:** What are alternatives to using purchased wrapping paper and bows. (e.g. wrapping gifts with the Sunday newspaper colored comics section or paper bags on which pictures have been drawn by children, using flowers or scraps of material for bows, etc.)
5. As individuals or in groups **practice** some of the ideas discussed using appropriate materials.

RM B 1.3

RESOURCES:

Consumer Education for Families with Limited Incomes. 1980. Lubbock, TX: Home Economics Instructional Materials Center, Texas Tech University.

Cooperative Extension Service. Making toys that teach, NCR 187. Ames, IA: Iowa State University.

Longacre, Doris J. 1980. Living More with Less. Scottdale, PA: Herald Press, p. 202-204.

CONCERN 4: Meeting transportation needs
"What are alternative ways to meet transportation needs?"

Refer to subunit IX-4 "Buying Transportation"

in

Consumer Education for Families with Limited Incomes. 1980. (includes Spanish supplement). Home Economics Instructional Materials Center, Texas Tech University, Box 4067, Lubbock, Texas 79409

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PRACTICAL PROBLEM II: What do we do about employment concerns when financial resources are limited?

Concern 1: Making employment / retraining decisions

It is suggested that a resource person from a local career planning program be invited to speak about the career planning program and participants be referred to the program as appropriate.

Concern 2: Family costs of employment

Content regarding direct and opportunity costs are reviewed. Participants use a balance model of costs versus benefits as a decision making tool in analyzing the family costs of employment.

Concern 3: Child care needs

Participants use the model "resources + values = solution to need" in examining the affordable child care problem and possible solutions.

Concern 4: Medical insurance and other benefits

Participants consider sources of health care services and other benefits which may be included in an employment benefit package but often are not. Comparisons of the worth of such benefits in the participants' situations are made.

Additional Concerns:

"How can we get off welfare?"

"How can we get and keep jobs?"

"How do you assess opportunities to create jobs, markets, employment for yourself or others in your area?"

CONCERN 1: Making employment/retraining decisions

"What to do about making decisions in regard to age, employment possibilities, background, formal education, and retraining?"

NOTE: Many community colleges have programs to help adults desiring to start a career or switch careers to assess their abilities and begin a career path. If this concern is of interest to the class, it may be helpful to have personnel from the community college career planning programs to speak with the class. Individual participants could then be referred to the career planning programs.

CONCERN 2: Family costs of employment

"What are the costs of single-parent employment? What are the costs of double parent employment? How are our decisions affected?"

SUPPLIES: Copy of "Balancing Costs and Benefits of Employment" handout for each participant.

BASIC CONTENT USEFUL:

1. COSTS AND BENEFITS OF EMPLOYMENT:

   Direct Costs: those costs directly attributed to the act of being employed; e.g., costs of transportation to and from job; child care; work clothing.

   Opportunity or Indirect Costs: Opportunities given up because of the employment in a certain job; e.g., time away from other activities such as home care, children, time spent with others.

   Benefits: What is gained from employment; e.g., income, increased feelings of self-worth, contribution to tax base of state/country.

LEARNING ACTIVITIES:

1. Ask the group to **brainstorm** a list of costs of employment and benefits of employment. **Write** these on a chalkboard or newsprint.

2. **Review** the basic content above. Ask class to **classify** their brainstormed list according to direct costs, opportunity or indirect costs, and benefits of employment. Additional costs may be identified.

3. **Hand out** to each participant a copy of the "Balancing Costs and Benefits of Employment" handout. Ask participants to choose either their present job or one they are interested in and **write or symbolize with pictures** their own costs of employment on the *cost* side of the balance. Benefits associated with the same job should be written or symbolized on the *benefit* side of the balance. If a participant associates a particularly strong positive value with any benefit, the positive value can be noted by drawing plus (+) signs next to the benefit. Likewise a particularly negative cost may be symbolized by drawing minus (-) signs next to it on the handout.

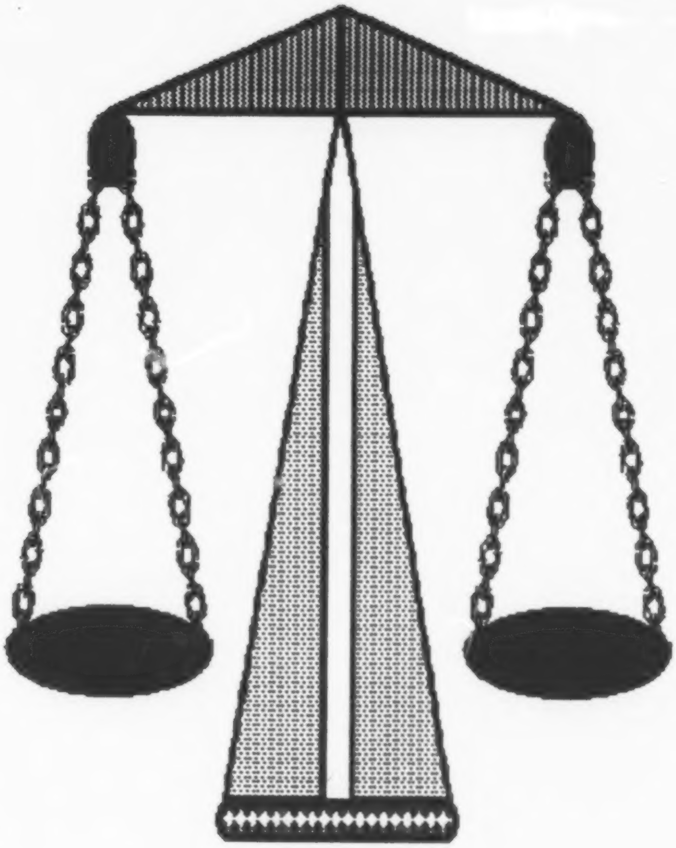
4. Ask **each participant to share** her/his picture with the rest of the group and to explain it. **Discuss:** According to the resulting balances, do benefits balance costs for the particular jobs considered? How did values affect the balances?

5. Help the group to **draw some conclusions** about what the balance pictures say about family costs of employment and how this activity could be used as a tool in decision making.

6. Help the group **summarize** the activity.

Balancing Costs & Benefits

Costs Benefits



CONCERN 3: Child care needs

"How can we meet the needs for child care in order to pursue other goals? How can you find affordable child care when living on minimum wage?"

ADVANCED PREPARATION: Know the local average cost of child care in private homes, day care centers, care providers coming to the employer's home. Check with the local Department of Human Services office to see if the Title XX Daycare supplement program is available for low income parents involved in the equivalent of at least thirty hours per week of vocational training or employment, or if the Promise program is available for supplementing the cost of daycare for families who were enrolled in AFDC within the last twelve months. Check also with the local JTPA and Community College to see if there are any programs subsidizing child care costs for their participants.

SUPPLIES: Paper and pens or pencils for groups of 2-3 people, chalk board or newsprint.

BASIC CONTENT USEFUL:

1. One basic model for decision making is:
   Resources + Values = Solution to need.

2. Values in child care are reflected in the answer to the question: What is an acceptable form of child care?

3. *Community Resources:* Services or funds available in the community which assist with child care availability or child care costs.

4. *Human Resources:* Resources of people. For example, family members, neighbors, church groups, friends with similar needs, trustworthy retired persons looking for some activity or an exchange of services may all be human resources that a parent looking for child care might consider using.

5. *Personal Resources:* Traits or characteristics that individuals possess which can be considered resources. For example, organizational skills, communication skills, child care skills, trustworthiness, and work skills are all personal resources which are important in child care.

LEARNING ACTIVITIES:

1. **Review** basic content #s 1 and 2. Write the formula "Resources + Values = Solution to need" on a chalkboard or large newsprint paper so all class members can see it.

2. **Use** child care affordability as an example problem to apply to the "Resources + Values = Solution to need" decision making model.

   Divide the class into groups of 2 - 3 individuals. Ask the groups to quickly **brainstorm** typical resources available to a low income family looking for affordable child care. They should **list** these on the left hand side of a piece of paper.

3. Ask the members within each **group to think of** their **values** regarding child care and to come to a consensus as to what they would not accept as a child care arrangement (e.g., would not allow anyone under 12 years of age to care for children more than 1/2 hour). These may be **labeled "limiting values" and listed** on the paper. (They reflect values that set a limit as to what is acceptable.)

4. **Review** basic content # 3 - 5. Ask the **groups to share** examples of the resources they have listed. As they share ask each group to **categorize** the resources shared as community resources, human resources, or personal resources

   In the groups this classification should be noted on the lists as well as additional resources which may come to mind.

5. Considering their "limiting values" and looking at their list of resources, ask the **groups to identify at least three possibilities** to explore as solutions to the affordable child care problem. Encourage imaginative solutions, e.g., forming a babysitting cooperative among friends, asking a church group to help provide low-cost child care service for a group of mothers as a service project, exchanging home repair or cleaning skills for child care, or going into the daycare business for others.

6. Ask **each group to briefly summarize** for the rest the resources, limiting values, and possible solutions considered.

7. **Discuss:** What did the participants think of this method of problem solving? Are there other factors besides resources and limiting values they would find useful to consider?

   Remind the class that the possible solutions are just the starting points to finding what will work. With any given set of resources and limiting values there may be no acceptable solution. If this is the case, what must change in order for there to be possible solutions? (Resources and/or values)

CONCERN 4: Medical insurance and other benefits

"What can you do when your employment does not provide medical insurance and you need it?"

BASIC CONTENT USEFUL:

1. In 1988 one in every seven non-elderly Iowans had no health insurance (Prairiefire Rural Action, 1988).

2. Health insurance is obtained in one of three ways: through employment, through a government program, by private purchase (Prairiefire Rural Action, 1988).

3. Low-cost health and/or dental care may be available through county or community health centers, schools for medical or dental students, or the Public Health Nurse.

4. The Department of Human Services has two medical programs for qualifying low income persons: Extended medicaid is available for up to 15 months for families who were recently cancelled from the AFDC program because they earned too much money. The Medically Needy Program is designed for persons who do not qualify for cash grants (e.g. AFDC) but who have high medical expenses. The local DHS office has more information regarding these programs.

LEARNING ACTIVITIES:

1. **Review** the basic content listed above.

2. **Brainstorm** a list of benefits that could be offered with employment.

3. Considering the list, **discuss** which benefits are most often offered in employment in the community? Which benefits are least often offered?

4. **Discuss:** What other ways are there of obtaining the desired benefits or services from the benefits? How realistically can these be obtained?

5. **Discuss:** Considering the needs of the participants' families, what would they choose as the most desirable benefit on the list? What is that benefit worth? (e.g. is it worth a portion of the wage?, is it worth more hours on the job?) What possibilities are there to bargain for benefits collectively with other employees, or individually with the employer?

6. Help the group **summarize** the main ideas which have come from the discussion.

RESOURCES:

Prairiefire Rural Action. 1988. Update: Coalition pushes health care legislation, Women of the Land, 1 (4), Fall 1988.

PERENNIAL PROBLEM C: HOW CAN WE MANAGE INDIVIDUAL, FAMILY, AND COMMUNITY RESOURCES BETTER?

PURPOSE: The purpose of this section of the curriculum is to provide a forum through which consideration is made regarding the personal choices that can influence financial and/or service resources of the individual, family, or community.

LEARNING PROCESSES AND OUTCOMES:

The learners will consider basic generalized information regarding the topic under consideration.

The learners will apply the information to their specific personal or community situations.

Through the exchange of ideas and learning activities the learners will consider how their personal choices impact on the problem question.

PRACTICAL PROBLEM I: HOW CAN WE BE BETTER FINANCIAL MANAGERS WHEN OUR ECONOMIC RESOURCES ARE LIMITED.

Concern 1: Family Budgets

Participants use a hypothetical family expense sheet to practice organizing expenses into categories and setting up a budget at various income levels. Fixed and variable expenses are defined and the relationship between family goals and budgets discussed.

Concern 2: Financial planning / management

Participants put in order of priority a list of financial goals according to their family situation. Terms and basic types of financial investments are defined and differences among them discussed. Use of and calculations to determine financial net worth are explained and discussed.

Concern 3: Using and working wisely with credit

Reference is made to *Consumer Education for Families with Limited Incomes. Topics covered include borrowing, what is credit, sources and types of credit, use of retail credit, cost of credit, and reading and signing contracts.

Concern 4: Housing as an investment

It is recommended to obtain a resource person for conducting a question and answer session. Reference is made to Consumer Education for Families with Limited Incomes. The topic from this curriculum guide is entitled "Buying housing and home furnishings".

Concern 5: Health, auto, dental, & life insurance

Reference is made to Consumer Education for Families with Limited Incomes. Topics covered include insuring, what is insurance, life insurance, health insurance, social insurance, automobile insurance, property and home insurance, wills-insurance for your family's future.

ADDITIONAL CONCERNS:

Record Keeping: Consumer Education for Families with Limited Incomes has a unit (IV) on Planning including the following subunits: Plan now, Spending plan, Record keeping, Follow your plan.

How do you set up bartering systems: Consumer Education for Families with Limited Incomes has a subunit (V-3) on Thrift and Barter.

Long-range financial planning: estate planning, burial-funeral arrangements, cost-appropriate long-term planning

***Consumer Education for Families with Limited Incomes. 1980. Home Economics Instructional Materials Center, Texas Tech University, Box 4067, Lubbock, Texas 79409.**

Available on loan or for sale through:

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Iowa State University
Ames, Iowa 50011 515/294-8919

ICAS # 20.0104 4-3

CONCERN 1: Family budgets

"How do we develop and maintain a family budget?"

SUPPLIES: Copy of "Family Expenses Worksheet" exercise for each participant, calculators, paper for writing budgets. Optional: Copies of "Spending Plan Worksheet" (two pages) for participants to take home.

BASIC CONTENT USEFUL:

1. Personal and family financial management can be thought of as an evolving process. Advanced skills in record keeping and budgeting build on basic skills. As a family develops and works at improving a record keeping and budgeting system, improvements may naturally be made to make the system more useful for the particular family.

2. The organization of bills, receipts, check registers or stubs, tax statements, and financial statements so they can be easily located is often the first step in improving financial management.

3. Establishing what the individual or family actually spends money on is the first step in figuring out a realistic budget.

4. A budget is a plan to match incoming money to outgoing money according to individual or family goals.

5. Expenses may be classified as "fixed expenses" (remain the same each month, e.g. mortgage or rent, fixed loan payments) and "variable" or "flexible expenses" (the expense varies from month to month e.g. food, entertainment, car repairs, medical bills).

LEARNING ACTIVITIES:

1. **Review** basic content #s 1 and 2.

2. **Discuss:** Do participants have experience in creating and using budgets? If so, what is their experience with using budgets? (Have budgets been helpful, unrealistic, forgotten, followed to the letter, etc.?) What have participants learned about making and using budgets from their experiences?

   Discuss: How do participants currently organize their financial records (bills, receipts, credit statements, check stubs or registers, cash records, tax statements, etc.)? What are simple ways to keep these records together? What are more elaborate ideas for keeping records together and organized?

3. **Hand out** copies of "Family Expenses Worksheet" to participants. This handout is a hypothetical list of a family's expenses for one month. Ask the participants to **categorize** the expenses **by creating several budget categories** (e.g., food, clothing, entertainment, etc.) under which the various monthly expenses will fall. Even though the expenses are hypothetical participants may wish to have budget categories somewhat reflective of their own family's spending patterns.

4. Ask the group to **compare and contrast** their individually created budget categories. **Discuss:** How do the various categories reflect a family's spending patterns? Which categories are "fixed expenses"? Which are "variable expenses"?

5. **Review** basic content #'s 3, 4, and 5 above.

6. Using the expenses listed on the worksheet as the record of what the family actually spent the month before the budget was created, ask participants to **create three budgets** (as realistic as possible) for this family assuming the family income is

   a) $700 per month
   b) $900 per month
   c) $1,100 per month

   The class may work individually, or in groups.

7. **Compare and discuss** the various budgets created. What family goals were the hypothetical family assumed to have as the budget adjusted for less income than was spent or for more than was spent? How would the amounts allocated for the budget categories change as the time of year changes? How do the participants expect the categories included in a budget to change through the years?

8. **Discuss:** How would creating a budget for a real family be different from this exercise of creating a budget for a hypothetical family? How would it be similar?

9. Optional: **Hand out** copies of the "Spending Plan Worksheet" for participants to use as an example budget worksheet at home.

RESOURCES:

United States Department of Agriculture. 1981. A Guide to Budgeting for the Young Couple, Home and Garden Bulletin No. 98. Washington, DC: USDA.

What You Should Know About Family Budgeting. 1987. (Scriptographic booklet). South Deerfield, MA: Channing L. Bete Co., Inc.

FAMILY EXPENSES WORKSHEET

The following is a hypothetical cash, credit, and check record of a family's monthly expenses. How would you categorize these items for putting them into a budget?

Expense	Amount	Budget Category
Rent	$350.00	______
Electricity	45.32	______
Gas (or other household fuel)	31.84	______
Telephone	25.56	______
Car Loan	125.00	______
Gasoline	14.62	______
Groceries	26.87	______
Baby-sitter	5.00	______
Car repair	52.16	______
Groceries	17.97	______
Laundry detergent	4.53	______
Dog food	5.35	______
Cigarettes	1.50	______
Movie	7.50	______
Groceries	38.44	______
Newspaper	.35	______
Magazine	1.31	______
Postage	2.50	______
Batteries	3.87	______
Light bulbs	5.50	______
Children's clothing	26.97	______
Groceries	17.98	______

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Expense	Amount	Budget Category
Work clothes	15.16	
Doctor appointment	26.00	
Gasoline	20.00	
Newspaper	.35	
Medication	7.44	
Contribution	10.00	

RM C 1.1

EXAMPLE BUDGET WORKSHEET

Spending Plan Worksheet

I. Fixed expenses	Jan.		Feb.		March		April		May		June		July	
Insurance	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual
life														
car														
health														
property														
other														
Taxes														
Licenses														
Rent or mortgage														
Utilities														
Credit commitments														
Savings														
emergency														
replacement of car														
vacation														
education														
Other														
Total fixed expenses														

What's left for other expenses? $ ________ (Expected annual take-home income) – (Minus) ________ (Planned fixed expenses for year) = $ ________ (Remaining income (to be allocated among the flexible expenses))

II. Flexible expenses	Jan.		Feb.		March		April		May		June		July	
	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual
Food														
Clothing														
Personal Care														
Recreation														
Contributions														
Transportation														
Medical care														
Household operation, maintenance														
Home furnishings, equipment														
Education														
Gifts														
Other														
Total flexible expenses														

Total flexible expenses $ ________ Does this total flexible expense balance the remaining income above?

from: Cooperative Extension Service, 1987, "Money mechanics: spending plans". Pm-934c. Iowa State University: Ames, IA.

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EXAMPLE BUDGET WORKSHEET

July		Aug.		Sept.		Oct.		Nov.		Dec.		Total 12 Months	
Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual

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July		Aug.		Sept.		Oct.		Nov.		Dec.		Total 12 Months	
Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual

from: Cooperative Extension Service, 1987, "Money mechanics: spending plans". Pm-934c. Iowa State University: Ames, IA.

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CONCERN 2: Financial planning/managment
"How can we be better home/business financial planners/managers?

ADVANCED PREPARATION: If the instructor is not experienced in this subject area, it may be helpful to invite a resource person, e.g. a banker or financial consultant, to help with the class.

SUPPLIES: Make copies of "Financial Terms and Definitions" and "Net Worth Worksheet" handouts for each participant.

BASIC CONTENT USEFUL:

1. Good record keeping and organization is fundamental to being able to plan and manage finances.

2. Budgets may be thought of as month by month plans which guide spenders towards their financial management goals.

3. Financial plans may be thought of in an order of importance. The order of importance may differ some from family to family depending on the family's financial goals.

4. An individual's, family's, or business' "financial worth" is calculated by adding up everything owned and subtracting the debts (that which is owed). Net worth calculations are used when applying for loans, to determine insurance coverage; they are helpful in financial planning, and making plans for the future (Cooperative Extension Service, 1987).

5. There are different types of financial institutions, savings plans, and investments available for families and businesses. A family or business needs to compare what is available and pick the plan that is most advantageous in the particular circumstances of the family or business.

LEARNING ACTIVITIES:

1. As a group **define** record keeping, budgeting, and financial management.

2. **Write** the following financial goals in a random order on the chalk board or newsprint:

   Solvency (Income = Expenses)
   Emergency reserve
   Access to credit
   Home Insurance
   Life Insurance
   Auto Insurance
   Health Insurance

Disability Insurance
Investments
Estate planning for transfer of assets upon death

Ask each participant to **list** his/her own priority of these financial goals in order of what goal is most important to accomplish first, next, and so on. (It may be necessary to first review what is meant by each set of goals.)

3. **Discuss:** How are participant's priorities of financial goals similar? How are they different? Do other goals need to be included or are some left out? Why? How do the priorities of goals reflect family goals? How are the financial goals and priorities we set for ourselves similar or different from those of our parents?

4. **Review** basic content # 4. **Hand out** copies of the "Net Worth Worksheet". **Discuss:** What experiences have participants had in calculating their financial net worth? When would calculations of financial net worth be helpful? How could financial net worth be used as a financial management tool?

5. **Hand out** copies of "Financial Terms and Definitions" to each participant.

6. **Discuss:** What types of institutions or other plans are commonly used for financial management? What are the major differences among banks, savings and loans, credit unions, or other financial institutions in the community?

7. **Discuss:** What savings plans or other investment strategies would be most helpful for families with limited incomes? Why?

RESOURCES:

Cooperative Extension Service. 1987. Money mechanics: record keeping, Pm-934a. Ames, IA: Iowa State University.

Rosefsky, Robert S. 1985. Money Talks: Bob Rosefsky's Complete Program for Financial Success, revised ed. New York: John Wiley and Sons.

FINANCIAL TERMS AND DEFINITIONS

Financial Institutions:

COMMERCIAL BANKS: Often referred to as "full service" institutions which offer a broad range of services such as checking and savings accounts, loans, safety deposit boxes, money market investments, trust facilities, and notary public services. Deposits in bank accounts may be insured by the FDIC (Federal Insurance Corporation) for a maximum of $100,000 per account in case of the banks failure. Banks which are insured by FDIC are subject to thorough examinations to make sure the banks are managed properly.

CREDIT UNIONS: Associations of individuals who work for the same company, are members of the some trade association, or have some other common bond. Often offer savings accounts, loans, and checking accounts. These associations are non profit in nature and are tax exempt so they may pay slightly higher interest to their depositors.

INSURANCE COMPANIES: Act as financial institutions by holding and investing their enrollees money and waiting for the stated risk to occur. They also offer some forms of investments.

SAVINGS AND LOANS: Have traditionally concentrated on savings plans and home loans but they may also offer checking accounts and consumer loans. S&Ls may be insured by the FSLIC (Federal Savings and Loan Insurance Corporation).

Common Services and Investment Options:

BONDS: Federal government, local government, and corporate are three major types of bonds. In effect, the purchase of a bond is a loan to whoever issued the bond. The loan plus interest will be repaid to the bond purchaser when the bond is cashed in. The interest paid is at a maximum at the maturity date of the bond.

CHECKING ACCOUNTS: Checks are used as a substitute for cash. Checking account plans may include service charges and/or interest paid on balances. There is a lag time of a few days to a couple of weeks between the time a check is deposited in a checking account and the time money can be withdrawn or a check written against the deposit.

CERTIFICATES OF DEPOSITS (CDs): A contractual agreement between a depositor and a bank in which the depositor agrees to leave a certain amount of money in the bank for a certain amount of time at a certain rate of interest. The interest rate is generally higher than that of regular savings accounts because the money can not be withdrawn (without a penalty) before the allotted time period.

COMPOUNDED INTEREST: A system of calculating interest in which interest earned in an account stays in the account to generate interest itself. If interest is compounded quarterly, 1/4 of the current annual interest is added to the account four times a year. If interest is compounded daily, 1/365 of the current annual interest is added to the account daily. More frequent compounding will generate more interest at the same annual interest rate.

DIVIDEND: The portion of a company's profit which is paid out to its owners or stockholders. Some dividends are paid out as additional shares of stock, others as cash.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs): Individuals can designate a maximum of $2,000 per year to an IRA account. In general, this money is tax free or taxed at a lower rate than other savings or investments while it is in the IRA account.

INTEREST: The amount paid for the use of a loan. E.g., banks pay interest to depositors for money deposited in (loaned to) the bank; customers pay interest on the amount loaned by a bank or credit company.

MONEY MARKET: Refers to certain financial transactions involving government and corporate bonds. Money market instruments include certificates of deposit, bonds, and mutual funds.

MUTUAL FUNDS: Pooled investments of many small investors in common stocks, corporate bonds, municipal bonds, or money market instruments. The different types of mutual funds have different ways of being managed.

REAL ESTATE: is the ownership of land and buildings. The value of this ownership can be used as collateral for loans and may increase in sale value with inflations through time.

SAFE DEPOSIT BOXES: Secured and locked boxes rented by financial institutions to individuals for the storage of important documents and valuable items.

SAVINGS ACCOUNTS: An account designed to accumulate money over a long period of time; interest paid on the amount deposited in the account; available at commercial banks, mutual savings banks, savings and loans, and credit unions. Savings accounts are generally in the form of passbook accounts or certificates of deposit.

SERVICE CHARGES: Fees that financial institutions may charge customers for service provided for the maintenance of accounts or investments.

STOCK MARKET: A means through which investors become part owners of business enterprises with no guarantee that the investment will be paid back. While investments in the stock market may yield gains to investors, they may also yield losses dependent on the buying and selling prices of the particular investor.

TRUST SERVICES: Trust departments in commercial banks may act as custodians of money or property in a trust established by an individual or family. Trusts are frequently established for the transfer of property from one individual to others because of death or other circumstances. Fees are generally charged for trust services.

Reference:

Rosefsky, Robert S. 1985. Money Talks: Bob Rosefsky's Complete Program for Financial Success, revised ed. New York: John Wiley and Sons.

EXAMPLE FINANCIAL NET WORTH WORKSHEET

Net Worth Worksheet

What We Own	______, 19__	______, 19__	______, 19__
Cash on hand			
Checking accounts			
Savings accounts			
Money market funds			
Market value of house			
Other real estate (value today)			
Value of cars (if sold for cash)			
Furniture and appliances			
Jewelry, antiques, heirlooms (market value)			
Stocks (market value)			
Bonds (value now)			
Cash value of life insurance			
Cash value of annuities, retirement plans			
Amount other people owe us			
Other assets (itemize)			
Total Assets			

What We Owe			
Home mortgage			
Auto loan			
Installment debts			
Charge accounts			
Current bills			
Other loans (itemize)			
Total Debts			

Net Worth (Total Assets minus Total Debts)			

from: Cooperative Extension Service, 1987, "Money mechanics: record keeping". Pm-934a. Iowa State University: Ames, IA.

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CONCERN 3: Using and working wisely with credit
"How can we use credit wisely? When is it to our advantage to use credit? When is it to our disadvantage? How can we establish a credit history?"
"How can we more effectively work with lending institutions in negotiating loans, foreclosures, bankruptcy, re-establishing credit? How can we make better decisions regarding loans when we feel dependent on a banker's information and judgement?"

Refer to Unit VI	"Borrowing"	
	VI-1	"What is Credit"
	VI-2	"Sources and Types of Credit
	VI-3	"Use of Retail Credit"
	VI-4	"Cost of Credit"
	VI-5	"Reading and Signing Contracts"

in

Consumer Education for Families with Limited Incomes. 1980.
Home Economics Instructional Materials Center, Texas Tech University, Box 4067, Lubbock, Texas 79409

Available on loan or for sale through:

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N008 Lagomarcino Hall
Iowa State University
Ames, Iowa 50011 515/294-8919

ICAS # 20.0104 4-3

CONCERN 4: Housing as an investment

"What to do about understanding home ownership rights and repossession?"

ADVANCED PREPARATION: Invite a resource person, e.g. bank loan officer, mortgage company representative, savings and loan officer to speak and answer questions about ownership rights and repossession procedures.

Also helpful:

Unit X-3 "Buying Housing and Home Furnishings"

in

Consumer Education for Families with Limited Incomes. 1980. Home Economics Instructional Materials Center, Texas Tech University, Box 4067, Lubbock, Texas 79409

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ADDITIONAL RESOURCES:

Cooperative Extension Service. 1988. Money mechanics: buying a house, Pm-934i. Ames, IA: Iowa State University.

CONCERN 5: Health, auto, dental, & life insurance

"How can we evaluate the need for health, auto, dental, and life insurance better? What characteristics in insurance plans will be most helpful and affordable on limited incomes?"

Refer to Unit VII		"Insuring"
	VII-1	"What is Insurance"
	VII-2	"Life Insurance"
	VII-3	"Health Insurance"
	VII-4	"Social Insurance"(Social Security)
	VII-5	"Automobile Insurance"
	VII-6	"Property and Home Insurance"
	VII-7	*"Wills-Insurance for your family's future"

**Please note:* This section does not emphasize the need to name in the will a guardian for surviving minor children in event of the parent's death. This content needs to be included in Iowa.

in

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PRACTICAL PROBLEM II: How can we more effectively manage resources from the social services system.

Concern 1: Obtaining needed services

The class may use transparencies or handouts of application forms for various public assistance programs in order to understand application procedures and requirements and terms used in application and assistance better. A card game is played which helps participants practice matching family needs with appropriate assistance programs.

Concern 2: Not qualifying for help

The class considers public, private, and personal avenues of assistance in their community. Conclusions are drawn regarding the ease of use and reliability of such sources or help.

ADVANCE PREPARATION FOR THIS PROBLEM AREA:

1. Look through information on state and federal agencies in this unit. Know where the offices for these agencies are in your area. You may wish to contact various personnel to speak to the class about the agency for which they work. Be familiar with your county relief office and what kind of help they have available.

2. Locate any other state or private agencies which may be of interest to your class (e.g. community nurses, church sponsored programs, home-health care, hospice, YW-YMCA programs, respite programs, etc.)

CONCERN 1: Obtaining needed services from the social services system

"What to do about the "new poor" needing to learn the welfare system? How can we understand our social service programs better? What courses of redress do we have when we feel we've been treated unfairly? What do we do about getting needed services: utilities, housing, food, medication? What redress do renters have to landlords who are negligent on repairs? What do we do about securing housing for the elderly? (family perspective) What about low-cost housing for families?"

SUPPLIES: Copies of handout or transparencies of appropriate information and application forms of assistance programs of interest to class participants. The "Assistance Game".

BASIC CONTENT USEFUL:

1. In addition to the embarrassment some people may feel upon having to turn to public assistance for help, the public assistance system is large and though its parts are interconnected, the connections are not always obvious to the applicant.

2. An understanding of terms and application procedures may help ease some of the discomfort of the assistance application process and help applicants understand better the services which are available.

3. There are appropriate channels of appeal for use when it seems that assistance has been unfairly denied.

LEARNING ACTIVITIES:

1. If appropriate for the group, **hand out or use overhead transparencies** of program information and example application forms for programs of interest to the group. If individuals do not request seeing any particular forms, but you feel they may be interested in them, it may be helpful to have a few copies of the forms you think would be most helpful out and available for casual review by the group.

2. **Play the "Assistance Game"**. This game was designed to help participants practice applying making the connections between hypothetical need situations and appropriate community assistance programs.

The game was developed with information available in 1989 and some of the programs may have changed slightly since then. If the group discovers errors or deletions in the game, please update the game by correcting the information on the cards or writing new cards.

Instructions are included with the game cards at the end of this section.

3. At conclusion of game help the group **summarize** various categories of the assistance programs, (e.g. emergency, employment and training, cash grants, voucher supplements, etc.), and the funding level of the programs (i.e., federal, state, community, private).

ASSISTANCE GAME INSTRUCTIONS

The following cards are of two types: Problems Cards and Agency Cards. Cut out the cards and shuffle them. Put the Problem Cards face down in a pile. Distribute the Agency Cards among the players. Choose a reader or rotate reader responsibilities among the group. The reader will turn over the first Problem Card and read the situation only. The players (not the reader) determine if they have an Agency Card that names an agency which would be an appropriate source of help for the situation described. The first player to name an agency (appearing as one of her/his cards) which is appropriate for the situation described is awarded the Problem Card which is placed face up in front of the player.

Appropriate matches are keyed by Agency Card numbers which match numbers on the Problem Cards. However, it may be necessary to edit these numbers according to the agency services available in your area or as service guidelines change through time.

The group is encouraged to add other cards to the Problem Cards and the Agency Cards. The group may like to rename the Agency Cards "Resource Cards" and include cards naming other kinds of resources.

RM C 2.1
Assistance Game

no money at the end of the month for groceries 6, 15, 14	can't find affordable housing 12, 13	looking for low-rent apartment for grandmother 12, 13
need to know what to look for in evaluating whether an apartment will be safe and adequate for renting 12, 13, 23	neighbor threatens to sue because he fell on my sidewalk; can't afford to pay for legal advice 11	getting a divorce and can't afford a lawyer 11
cut off by gas company in January without a chance to develop a mutually acceptable payment schedule 18	cut off by telephone company; four months behind on payments 24	winter heating bills exceed what is affordable 10
blind person needing financial help for medical assistance 9, 16	needing help to stop family violence but there's no money for counseling 7, 8	neighbor seems very depressed and not herself; she can't afford counseling and her family is not near 20, 21
can't afford winter coats for children 10, 24	can't get to clothing exchange to get children's shoes because don't have access to car or public transportation	school nurse recommends that son see a psychologist for possible attention deficit disorder problem; can't afford an appointment 7, 21

RM C 2.1
Assistance Game

need financial help for child care 1, 7, 4	feel cannot control children's behavior and need help; can't afford counseling 7	expecting a baby and don't have money for the foods needed 6, 17
need advice on diet for 4 month old infant 17	wage earner laid off, with no savings; need financial help 5	forty year old housewife needing training for employment 1
24 year old typist is having difficulty finding a job 2	laborer will be moving to another area and needs to find a job 2	young couple fears their infant is handicapped 3, 19,
An older woman feels she needs some help in doing household task, but can't afford to hire anyone 22	A disabled young man needs some help in caring for the home and getting his medication 21, 22	Someone wants to know how to plant a garden and start a compost pile 23
A family wants to learn to cook more nutritious food and spend less money 23	A 60 year old women wants to find out what income she can expect from the government when she retires 16	An infant does not seem to be healthy, but the parents can't afford to go to the doctor 17, 21

RMC 2.1
Assistance Game

JTPA (Job Training Partnership Act) 1	Job Service 2	AEA (Area Education Agency) 3
Department of Human Services AFDC 4	Department of Human Services Unemployed Parent 5	Department of Human Services Food Stamps 6
Department of Human Services Family Centered Services 7	Department of Human Services Child Protective Services 8	Department of Human Services Medically Needy 9
Community Action Agency 10	Legal Aid 11	HUD Housing & Urban Development apartments 12
HUD Housing & Urban Development Rent Subsidy 13	Food Pantry 14	County Relief 15

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Social Security 16	WIC Women Infant & Children 17	Iowa Utilities Division 18
University Hospitals Iowa City 19	Mental Health Center 20	Public Health Nurse 21
Homemaker Home Health Aid 22	Cooperative Extension Service 23	Clothing Exchange or Thrift Store 24

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APPLYING FOR ASSISTANCE FROM THE DEPARTMENT OF HUMAN SERVICES

The local DHS office administers the following programs for Iowans in need:

Food Stamps

AFDC
    (ADC) Aid to Families with Dependent Children
    cash grant for low-income families with children when one parent is out of the home, disabled, or unemployed; may also include medicaid

Medical Assistance
    for individuals under the age of 21, including unborn children, who are not eligible for AFDC

Medically Needy
    medicaid for people who have too much income or assets to be eligible for cash grants but who cannot pay medical expenses

Refugee Assistance (RCA)
    a variety of services and referrals for refugees in Iowa

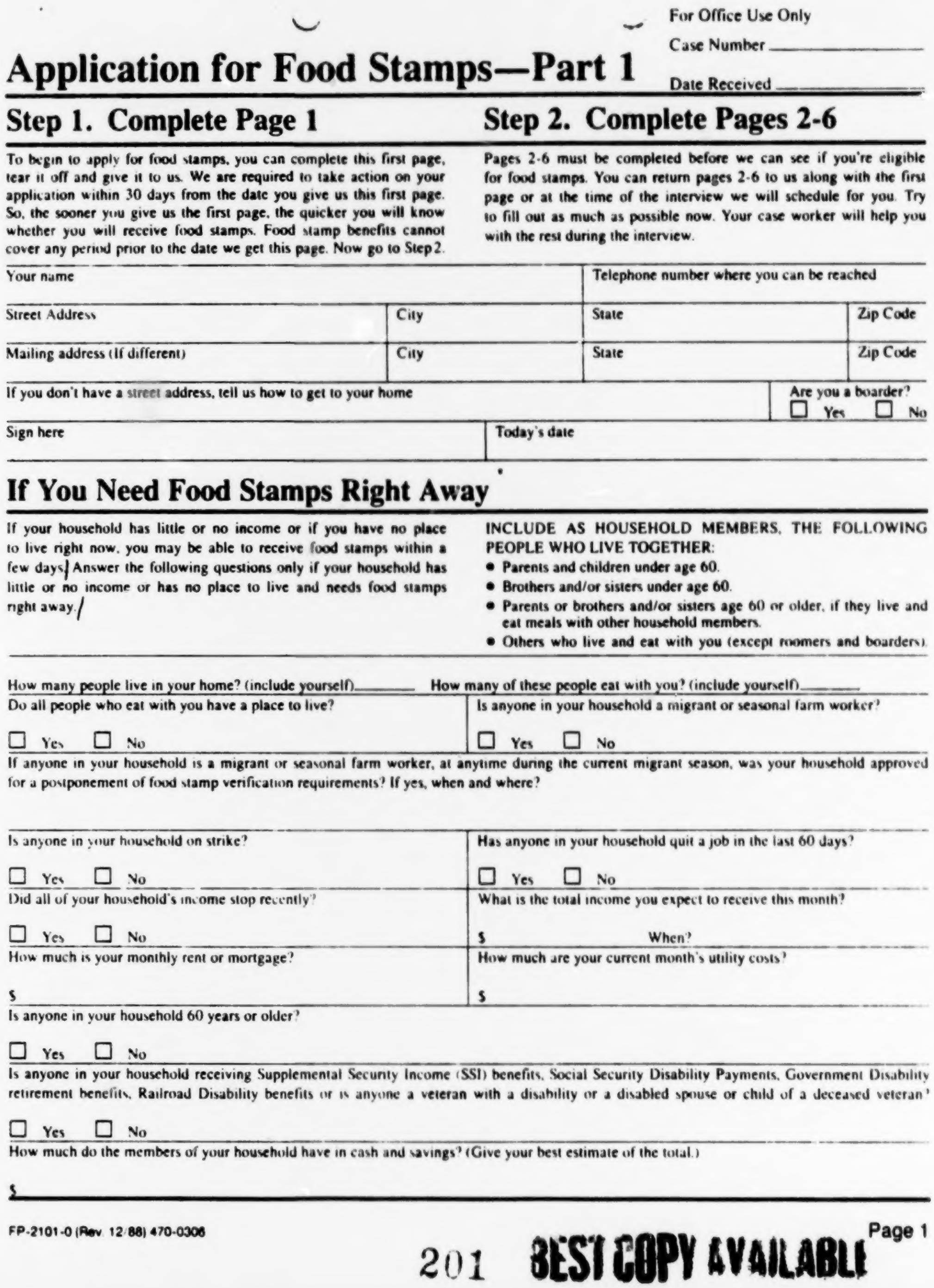
Mental Health / Mental Retardation
    coordination of services for mentally disabled adults and children

Family Centered Services
    family services to prevent the abuse of dependents

Child Protective Services
    investigation of child abuse

The following pages are parts of the application packet used in 1989 for DHS services related to income and medical assistance.

If you are applying for food stamps only, you will need to fill out the first page of the application form immediately (shown). Before your interview you will need to fill out the additional pages of the application. You will need to bring the following with you to the interview: verification of your current address, rent or mortgage expenses, utility expenses, medical bills for anyone 60 or older or anyone receiving disability benefits, and verification of any property owned. Current receipts, bills, lease or mortgage agreements can be used for verification; regular mail cannot be used as verification of an address.



For Office Use Only
Case Number ____________
Date Received ____________

Application for Food Stamps—Part 1

Step 1. Complete Page 1

To begin to apply for food stamps, you can complete this first page, tear it off and give it to us. We are required to take action on your application within 30 days from the date you give us this first page. So, the sooner you give us the first page, the quicker you will know whether you will receive food stamps. Food stamp benefits cannot cover any period prior to the date we get this page. Now go to Step 2.

Step 2. Complete Pages 2-6

Pages 2-6 must be completed before we can see if you're eligible for food stamps. You can return pages 2-6 to us along with the first page or at the time of the interview we will schedule for you. Try to fill out as much as possible now. Your case worker will help you with the rest during the interview.

Your name | Telephone number where you can be reached
Street Address | City | State | Zip Code
Mailing address (If different) | City | State | Zip Code
If you don't have a street address, tell us how to get to your home | Are you a boarder? ☐ Yes ☐ No
Sign here | Today's date

If You Need Food Stamps Right Away

If your household has little or no income or if you have no place to live right now, you may be able to receive food stamps within a few days. Answer the following questions only if your household has little or no income or has no place to live and needs food stamps right away.

INCLUDE AS HOUSEHOLD MEMBERS, THE FOLLOWING PEOPLE WHO LIVE TOGETHER:

- Parents and children under age 60.
- Brothers and/or sisters under age 60.
- Parents or brothers and/or sisters age 60 or older, if they live and eat meals with other household members.
- Others who live and eat with you (except roomers and boarders).

How many people live in your home? (include yourself) ______ How many of these people eat with you? (include yourself) ______

Do all people who eat with you have a place to live? ☐ Yes ☐ No

Is anyone in your household a migrant or seasonal farm worker? ☐ Yes ☐ No

If anyone in your household is a migrant or seasonal farm worker, at anytime during the current migrant season, was your household approved for a postponement of food stamp verification requirements? If yes, when and where?

Is anyone in your household on strike? ☐ Yes ☐ No

Has anyone in your household quit a job in the last 60 days? ☐ Yes ☐ No

Did all of your household's income stop recently? ☐ Yes ☐ No

What is the total income you expect to receive this month? $ When?

How much is your monthly rent or mortgage? $

How much are your current month's utility costs? $

Is anyone in your household 60 years or older? ☐ Yes ☐ No

Is anyone in your household receiving Supplemental Security Income (SSI) benefits, Social Security Disability Payments, Government Disability retirement benefits, Railroad Disability benefits or is anyone a veteran with a disability or a disabled spouse or child of a deceased veteran? ☐ Yes ☐ No

How much do the members of your household have in cash and savings? (Give your best estimate of the total.)

$

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HM C 2.1
DHS
Food Stamps

Iowa Department of Human Services

FACTS ABOUT THE FOOD STAMP PROGRAM

INCOME GUIDELINES

The combined monthly income of a household must fall below established maximums for gross monthly income and net monthly income for households of its size.

Maximum Gross Monthly Income Chart

Household Size	1	2	3	4	5	6	7	8	Each Additional Person
Gross Monthly Maximum	$626	$838	$1,050	$1,263	$1,475	$1,687	$1,900	$2,112	$213

Gross monthly income includes all money coming into the household. To be eligible for Food Stamps, a household must not have more than the established maximum gross monthly income. There are two exceptions:

1. Households with at least one member who is elderly or disabled.
2. Households in which all members receive SSI or ADC.

These households may have more gross monthly income than the established maximum.

Maximum Net Monthly Income Chart

Household Size	1	2	3	4	5	6	7	8	Each Additional Person
Net Monthly Maximum	$481	$645	$808	$971	$1,135	$1,298	$1,461	$1,625	$164

Net monthly income is what is left of the household's gross income after certain allowable expenses are deducted. All households must have net monthly incomes below the maximum net monthly income to receive Food Stamps, except that households with one or two members may have net income more than the established maximum if all members receive SSI or ADC.

MAXIMUM FOOD STAMP ALLOTMENT

A household's Food Stamp allotment depends upon the household's size and income. All households are not eligible for the same amount of Food Stamps. The maximum allotment is received only by the households with very little or no monthly income.

Household Size	1	2	3	4	5	6	7	8	Each Additional Person
Dollar Amount	$90	$165	$236	$300	$356	$427	$472	$540	$68

WHERE TO APPLY

Applications for Food Stamps must be made at the local Human Services office in the county where you live. You may request that an application be sent to you in the mail. The address and phone number of the local Human Services office are in the county government listings of your telephone book under the heading "Human Services"; a few counties have the listing under "Social Services."

STATE OF IOWA
DEPARTMENT OF HUMAN SERVICES

PUBLIC ASSISTANCE APPLICATION

THIS IS FOR YOUR INFORMATION. (DETACH BEFORE RETURNING YOUR APPLICATION)

INSTRUCTIONS

The answers you put down on this application give many of the facts needed to decide whether you are eligible for assistance, and if so, how much assistance you should get according to the public assistance standards. Your application is not official until it has been signed and returned. In order that a decision can be made on your application as soon as possible, please follow the instructions below:

1. COMPLETE AND RETURN THIS APPLICATION AS SOON AS POSSIBLE. The earliest date for which you may be eligible for cash assistance is seven days following the date the form is received in the local office. You should receive a written notice of approval or denial within thirty days of the date your application is received if you are applying for ADC, or within 45 days if you are applying for Medically Needy.

2. SPECIAL INSTRUCTIONS TO GRANDPARENTS AND OTHER RELATIVES APPLYING FOR CHILDREN OTHER THAN THEIR OWN. Only the questions on the first page apply to you and your living arrangements. Answer all other questions as they apply to the child or children. For example, the questions on income, resources, guardianship, etc., all apply to the child and not to yourself unless you are applying for Food Stamps or want assistance for yourself.

3. GIVE COMPLETE AND CORRECT INFORMATION. Answering ALL of the questions will help us act promptly. If **you are applying for cash assistance and food stamps and some members of the household are not in the cash assistance grant, all questions on the application must be completed in regard to ALL household members.** If you are not sure of the answers to some of the questions, discuss them with the worker responsible for processing your application.

4. BE SURE YOUR APPLICATION IS PROPERLY SIGNED. When you sign your application, this means that the answers you gave are correct as far as you know and that you understand your application may be one of those chosen for a special eligibility review by the Department or someone acting for the Department. For ADC and Medicaid - when both parents of a child are in the home, both parents must sign the application. The child's stepparent in the home must also sign the application. For food stamps - all the adults in the home must sign the application.

5. KEEP YOUR APPOINTMENT FOR AN INTERVIEW. An interview must be held before an application is approved. This is a good time to ask any questions you may have. Any changes that happen after the date you signed this form must be reported at that time. Changes which happen after this interview but before your case is approved, must be reported within FIVE (5) DAYS. If, due to some family emergency, you are unable to keep your appointment, please let the worker know so that it can be rescheduled without delay.

6. ALL SUPPORT PAYMENTS RECEIVED AFTER YOU ARE APPROVED FOR ADC MUST BE PAID TO THE DEPARTMENT. The child support payment will be used to determine eligibility. Your ADC will be stopped and the support payment will be sent to you if the support payment is more than your ADC payment.

7. YOU HAVE THE RIGHT TO ASK FOR A FAIR HEARING IF YOU DISAGREE WITH THE DECISION ON YOUR ELIGIBILITY OR ON HOW MUCH MONEY YOU SHOULD GET. If you think that we did not follow our own rules, or that we did not understand your answers, you may ask for a fair hearing by contacting your LOCAL Department of Human Services office.

   IF YOU HAVE QUESTIONS REGARDING THE PROGRAMS FOR WHICH YOU MAY BE ELIGIBLE, ASK THE WORKER.

TEN DAY REPORT OF CHANGES

our application is approved, you must report **any changes** to your local office within TEN days. You must also report se changes on your review form. Examples of changes to report are:

INCOME (earnings, social security, inheritance, Job Insurance, gifts, interest, injury settlements, personal loans, etc.)
CHILD CARE OR CARE FOR A DISABLED ADULT WHILE YOU ARE WORKING
RESOURCES (like insurance, vehicles, sale of property, property settlement, checking/savings account)
PERSONS LIVING IN YOUR HOME (including the birth of a child)
SCHOOL ATTENDANCE (children 16 and over who attend part-time or drop out)
BECOMING INCAPACITATED OR RECOVERY FROM INCAPACITY (able to return to work)
RECEIPT OF SOCIAL SECURITY NUMBERS FOR HOUSEHOLD MEMBERS
MAILING or LIVING ADDRESS
SUPPORT PAYMENTS MADE BY A PARENT, STEPPARENT OR OTHER RESPONSIBLE RELATIVE
MEDICAL INSURANCE COVERAGE

You may report by mail, telephone, or in person. Any assistance paid to you in error may have to be REPAID.

YOUR RIGHTS

You have the right:

1. To ask for assistance from the program of your choice.
2. To have the LOCAL office of the Department of Human Services accept your application in person or by mail. You may also be helped in the eligibility process by the person of your choice.
3. To have assistance programs explained to you by the worker.
4. To have your questions answered.
5. To receive Medicaid without a separate application if you are eligible for cash assistance and don't have a disqualifying trust.
6. To receive a written decision within 30 days if you have promptly supplied all necessary information (45 days for Medically Needy).
7. To request an appeal hearing in writing if you disagree with any action of the local office.
8. To have confidential information about your family kept private.
9. To receive help, if eligible, regardless of your race, color, national origin, sex, age, religion, creed, mental or physical disability, or political belief.

YOUR RESPONSIBILITIES

You have the responsibility:

1. To give complete and accurate information.
2. To complete and return a review form called the "Public Assistance Eligibility Report" when requested by the Department.
3. To ask questions if you do not understand something about the programs.
4. To give necessary information promptly, when requested.
5. To give additional information within five working days when needed by the local office.
6. To accurately report to your local office in person, by mail, or phone any change which may affect eligibility or the amount of assistance.
7. To cooperate with Quality Control, Food Stamp Investigations or any other review of your eligibility.
8. To report the receipt of support payments.
9. To cooperate with the Child Support Recovery Unit in securing or enforcing support payments owed by a responsible person.
10. To cooperate and participate in work and training programs if you are required to do so.
11. To apply for, and accept, any benefits that you may be entitled to, including medical resources.
12. To attend an interview, if you are asked to do so, regarding the correct use of your Medicaid benefits.

IF YOU INTENTIONALLY PROVIDE FALSE INFORMATION OR WITHHOLD INFORMATION, YOU AY BE SUBJECT TO PROSECUTION FOR FRAUD UNDER THE LAWS OF IOWA.

PUBLIC ASSISTANCE APPLICATION

GENERAL DIRECTIONS:

The information on this form will be used in determining your eligibility for assistance. If you are applying for food stamps, all questions must be completed for everyone in your household. If you need help completing any of the questions, contact your local office. Your answers must be complete, clear, and correct. Attach a separate sheet of paper if you do not have enough space on the form to answer the question.

If you are applying for medical assistance with both the Department of Human Services and the Department of Public Health, this form can be used as an application for assistance from both Departments. Please sign the release on this page if you want a copy of this form to go to the Department of Public Health. THE DEPARTMENT OF PUBLIC HEALTH WILL DETERMINE ELIGIBILITY FOR THEIR PROGRAMS USING THIS INFORMATION.

DEPARTMENT OF HUMAN SERVICES - CHECK THE PROGRAMS YOU ARE APPLYING FOR:

- ☐ ADC (Aid to Dependent Children). Cash help for a child (and the parent) when one parent is out of the home, disabled or unemployed. Also for a child living with a relative when both parents are out of the home.
- ☐ RCA (Refugee Cash Assistance) - Cash help for refugees.
- ☐ FS (Food Stamps) - Coupons to help a low-income family buy food.
- ☐ Medicaid to pay medical expenses.

DEPARTMENT OF PUBLIC HEALTH - CHECK THE PROGRAM YOU ARE APPLYING FOR:

- ☐ Prenatal Care: Medical, nutrition and dental services for pregnant women.
- ☐ OB Indigent: Payment for hospital and doctor bills for delivery.
- ☐ Well-child: Health screening, including immunizations, for infants and children up to 21 years of age.

This authorizes the Iowa Department of Human Services to release information contained on this form to the Iowa Department of Public Health.

(Signature of applicant) Date

CASH AND FOOD STAMP ASSISTANCE CANNOT COVER ANY PERIOD PRIOR TO THE DATE THIS FORM IS RECEIVED IN THE LOCAL OFFICE

APPLICANT

First Name	Middle	Last	Social Security Number
Street Address	City	State	Zip Code
Mailing Address (if different)		Telephone Number — Where you can be reached	
If you don't have a street address, tell us how to get to your home.			

List EACH PERSON for whom you are applying, including yourself.

	First Last	First Last	First Last
Name			
Birthdate and Place			
Is this person a citizen, national or alien?	☐ Citizen ☐ National ☐ Alien	☐ Citizen ☐ National ☐ Alien	☐ Citizen ☐ National ☐ Alien
If an alien, what is person's status?			
Marital Status			
Relationship to You			
Social Security Number			
If a child in school, list school and grade. If an adult, last grade comp. (Optional for adults)			
If a child, list father's name			
If father in home, is he incapacited or unemployed?	☐ Incapacited ☐ Unemployed ☐ Neither	☐ Incapacited ☐ Unemployed ☐ Neither	☐ Incapacited ☐ Unemployed ☐ Neither
If father out of home, is he deceased or absent?	☐ Absent ☐ Deceased	☐ Absent ☐ Deceased	☐ Absent ☐ Deceased
If a child, list mother's name			
If mother in home, is she incapacited or unemployed?	☐ Incapacited ☐ Unemployed ☐ Neither	☐ Incapacited ☐ Unemployed ☐ Neither	☐ Incapacited ☐ Unemployed ☐ Neither
If mother out of home, is she absent or deceased?	☐ Absent ☐ Deceased	☐ Absent ☐ Deceased	☐ Absent ☐ Deceased

If you want to add anything, write it here.

For office use only:

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RESOURCES

A. Do you own, or are you buying, the home in which you are living? Yes ☐ No ☐

B. Does anyone in your home own or are they buying or selling real estate other than the home in which you are living? Yes ☐ No ☐

C. Does anyone in your home have any of the following resources? Check yes or no for each item. Complete the information line for items checked yes.

		Amount	Location	Name or Names of Person
Cash on Hand	Yes ☐ No ☐			
Checking Account	Yes ☐ No ☐			
Savings Account	Yes ☐ No ☐			
Stocks or Bonds	Yes ☐ No ☐			
Time Certificates	Yes ☐ No ☐			
Burial Contract or Plot	Yes ☐ No ☐			
Conservatorship or Trust Fund	Yes ☐ No ☐			
Safety Deposit Box	Yes ☐ No ☐			

		Make/Year	Market Value	Amount Owed
Automobile(s)	Yes ☐ No ☐			
Truck(s)/Motorcycles	Yes ☐ No ☐			
Snowmobiles/Boats	Yes ☐ No ☐			
Mobile Home/Camper	Yes ☐ No ☐			

		Item/Value	Amount Owed
Machinery, Tools	Yes ☐ No ☐		
Livestock	Yes ☐ No ☐		
Other	Yes ☐ No ☐		

Do you or anyone in your home have life or other death benefit insurance? Yes ☐ No ☐
If yes, complete the following:

List Person(s) Covered	Company Name	Face Value	Year Purchased	Beneficiary Name

INCOME

Does anyone in your home receive any of the following income? Check "yes" or "no" for each item. Complete the information line on items checked "yes".

ANY CHANGE IN ANSWERS TO QUESTIONS IN THIS SECTION MUST BE REPORTED AT THE TIME OF YOUR INTERVIEW

Source of Income		Amount	How Often is Income Received?	Name or Names of Person(s) Receiving
Self-Employment	Yes ☐ No ☐			
Employment	Yes ☐ No ☐			
Student Loan or Grant, Training Allowance, JTPA	Yes ☐ No ☐			
Job Insurance Benefits, Workers' Compensation	Yes ☐ No ☐			
Social Security, Railroad Retirement	Yes ☐ No ☐			
Supplemental Security Income (SSI)	Yes ☐ No ☐			
Veteran's Benefits	Yes ☐ No ☐			
Child Support, Alimony	Yes ☐ No ☐			
Military Dependency Allotment or Allowance	Yes ☐ No ☐			
Disability Insurance Payments	Yes ☐ No ☐			
IPERS, Civil Service	Yes ☐ No ☐			
Other Pension or Compensation	Yes ☐ No ☐			
Money from other persons, gifts, loans	Yes ☐ No ☐			
Money from Interest, Dividends	Yes ☐ No ☐			
Room and/or Board	Yes ☐ No ☐			
Commissions or Other Lump Sum Payment	Yes ☐ No ☐			
Other (Explain)	Yes ☐ No ☐			

A. Has anyone in your home received or tried to get any item listed above during the last six months? Yes ☐ No ☐

If yes, explain: ____________________

B. Was, or is, anyone in your home off work due to a strike this month? Yes ☐ No ☐

If yes who ____________________ Give date strike started or ended ____________________

C. Are you or someone else in your home paying child support or alimony to someone outside the home? Yes ☐ No ☐

If yes, for whom ____________________ Amount $ ____________________

D. Does anyone else pay any of the following items for you? Yes ☐ No ☐

Check any item that someone else pays for you.

Rent ☐ Utilities ☐ House Payment ☐ Food ☐ Room ☐ Clothing ☐ Other ☐ ______

E. Are you or any members of your family employed now or did they get a pay check during the month? Yes ☐ No ☐

If yes, complete item F. If you answered "yes", you will be asked for proof of earnings and child or disabled adult care expenses.

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F. NAME OF PERSON(S) EMPLOYED	NAME OF EMPLOYER	EMPLOYER'S ADDRESS

G. Has anyone in your home been employed during the past six months? Yes ☐ No ☐
If yes, who ______________ Last date worked ______________

H. Are you or anyone in your home selling real estate on contract? Yes ☐ No ☐

I. Does anyone in your home expect to receive an inheritance within the next six months? Yes ☐ No ☐

J. Do you or anyone in your home expect to receive a settlement from an injury, lawsuit, inheritance or insurance claim within the next twelve months? Yes ☐ No ☐

K. Do you or anyone in your home receive something other than money in exchange for work performed (for example, working off your rent)? Yes ☐ No ☐
If yes, explain ______________

L. Did anyone in your home receive a gift of money in the last 30 days? Yes ☐ No ☐
If yes, explain ______________

M. Did anyone in your home receive a loan in the last 30 days? Yes ☐ No ☐
If yes, explain ______________

N. Did anyone in your home win any money in the last 30 days? Yes ☐ No ☐
If yes, explain ______________

BENEFIT INFORMATION

Have you or anyone for whom you are applying received Food Stamps, SSI, ADC, Refugee Assistance, or Medicaid within the past two years? Yes ☐ No ☐
If you checked "yes" give date last received ______________ Month ______________ Year

A. Under what name? ______________ First ______________ Middle ______________ Last

B. Where? ______________ City ______________ County ______________ State

C. Have you or your spouse (including deceased or ex-spouse) ever worked for a railroad? Yes ☐ No ☐

D. Are you or your spouse (including deceased or ex-spouse) a veteran? Yes ☐ No ☐

E. Have you or any person for whom you are applying received Job Insurance benefits during the past year? Yes ☐ No ☐
(If yes, when and where?) ______________)

GUARDIANSHIP

Do you have a legally appointed conservator or guardian? Yes ☐ No ☐

UNEMPLOYED PARENT

If you are applying for the Unemployed Parent program, give the name of the parent who earned the most money in the past twenty-four months. ______________

Is this parent in training under JTPA or Vocational Rehabilitation? Yes ☐ No ☐

AN APPLICANT FOR ADC-UNEMPLOYED PARENT ASSISTANCE MUST MAKE AT LEAST TWO FACE-TO-FACE JOB SEEKING CONTACTS EACH WEEK. AN APPLICANT MUST ALSO BE ABLE TO DOCUMENT THEIR WORK HISTORY FOR THE FOUR YEARS PRIOR TO APPLICATION. IF YOU ARE APPLYING FOR THIS KIND OF ASSISTANCE, CONTACT YOUR LOCAL OFFICE PROMPTLY FOR MORE INFORMATION.

MEDICAL ASSISTANCE

Is anyone listed applying for medical assistance due to pregnancy? Yes ☐ No ☐

Did anyone in your home receive medical services during the three months before the month of application, for which you still have an unpaid bill? Yes ☐ No ☐

Does anyone in your home have medical benefits through any of the following? Yes ☐ No ☐

If yes, please check below.

___Veteran's Administration
___Serviceman's Dependent (CHAMPUS)
___Pending Settlement for Accident or Injury
___Medicare
___Union, Church or Fraternal Health Plan
___Worker's Compensation
___Other (Explain)

Do you have health insurance coverage? Yes ☐ No ☐

Does your child(ren) have health insurance coverage carried by you or someone else in your child's behalf? Yes ☐ No ☐

If you answered "yes" to either of these questions, complete the following:

List Person(s) Covered	Name and Address of Company and Name of Employer if Carried through Work	Policy Number & Policyholder	Services Covered - Check(x) Each	
			___Doctor's Care ___Drugs ___Dental ___Hospital Care ___Eyeglasses	___Major Medical ___Other (List) ________ ________
			___Doctor's Care ___Drugs ___Dental ___Hospital Care ___Eyeglasses	___Major Medical ___Other (List) ________ ________

Did you or a member of your household sell, trade or give away anything of substantial value during the last 24 months? Yes ☐ No ☐

I will notify my local Department of Human Services, within ten (10) days, of any changes in medical benefits or health insurance coverage. In addition, I understand that I am to notify my medical providers (doctors, pharmacist, etc.) if another party may be liable to pay my medical expenses. I will notify my local Department of Human Services, within ten (10) days, if I file an insurance claim against an insured third party or retain an attorney with the expectation of seeking restitution for injuries, and the medical expenses resulting from those injuries that otherwise would be paid by Medicaid. Failure to comply with my responsibilities can give the Department cause to deny or terminate Medicaid eligibility.

PENALTY WARNING FOR MEDICAL ASSISTANCE

A PERSON WHO BREAKS THE FOLLOWING RULES MAY BE SUBJECT TO CRIMINAL ACTION.

__Do not trade, sell, lend or give away your Medical Assistance Eligibility Card to non-authorized persons.
__Do not use someone else's card for your own use.

FAMILY PLANNING

Family planning (birth control or medical services, etc.) services are available to you and to any member of your family who might desire them. These services are voluntary — you do not have to use them. Persons who are on Medicaid may go to their own doctor or to the local family planning center. The visit and prescription will be paid for. You may be eligible for these services even if you are not eligible for Aid to Dependent Children assistance. If you have any questions or need help in getting family planning services, check here. Yes ☐ No ☐

ABSENT PARENT INFORMATION

(Complete only for children for whom you are applying for ADC or Medicaid. For Medicaid only, this information is optional until November 1, 1988.)

Complete one column for each absent parent. If there are more than three absent parents, put the same information regarding additional parents on a separate sheet.

Name of absent parent			
Names of this parent's children			
Social Security Number			
Birthdate			
Address			
Race			
Height and Weight			
Color of hair and eyes			
Receive Social Security	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
Receive Veterans Benefits	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
Receive Unemployment Compensation	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
Current employer			
Address of employer			
Former employer			
Address of former employer			
Date of marriage if ever married to child's parent.			
Place of marriage			
If legal action for support, name of attorney			
Address of attorney			
Date and location of Support Action			
Carry health insurance for children?	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐

SERVICES FOR YOUR FAMILY

The Income Maintenance Worker who processes your application is mainly concerned with your eligibility for cash and medical assistance.

Service staff are available to discuss personal or family concerns or problems and can advise you about the services available in your area such as day care, job training and career planning, homemaker services, legal aid, or help in obtaining benefits for disabled members of your family.

PLEASE CHECK HERE IF YOU WOULD LIKE A SERVICE WORKER TO CONTACT YOU. Yes ☐ No ☐

If you would like to speak to a service worker immediately or at some later date, after this form has been returned, please contact your local office for an appointment.

FOOD STAMPS

IF YOU WISH TO APPLY FOR FOOD STAMPS,
COMPLETE ALL QUESTIONS A THROUGH J

A. Does everyone you listed on pages two, three, and four of this form eat with you? Yes ☐ No ☐
If no, list the person(s) who does not. ____________________

B. Do all people who eat with you have a place to live? Yes ☐ No ☐

C. Do all members of your household who are required to register for work and participate in food stamp employment and training sessions, agree to do so? Yes ☐ No ☐

D. Has anyone in your household quit a job in the last 60 days? Yes ☐ No ☐

E. Are there students in your household who are (1) between the ages of 18 and 60 and (2) not in high school? If yes, list the amount of tuition and fees charged by the school. Yes ☐ No ☐
Tuition: $____________________ Fees: $____________________

F. Dependent Care
Does anyone in your household pay for someone to babysit or care for a child or a disabled adult, so that a member can work, attend training, or look for a job? Yes ☐ No ☐
If yes, how much do you pay? __________ How often? __________ To whom? __________

G. Shelter
Are you responsible for paying housing costs? Yes ☐ No ☐
If yes, complete the following:
If you are renting:
Rent $______ per______ Lot Rent $______ per______
If your utilities are included in your rent but you are charged extra for an air conditioner by your landlord, list here.

Amount	For What	How Often

If you are buying, or own, your home: Mortgage $______ per______

If not included in mortgage payment: Homeowner's Insurance $______ per______

Special Assessments $______ per______

Property Taxes $______ per______

H. Utilities

Check the box next to the utility costs you pay and list the amount you are billed. If you don't list the amount you are billed we'll use a standard amount to compute your benefits. But, if your utility bills are higher than our standard amount, listing them below may help you receive more food stamps. (Have receipts or bills available.)

UTILITY	Amount	How Often Billed
TELEPHONE (BASIC RATE)	☐ $	
ELECTRICITY (LIGHTS)	☐ $	
HEATING-KIND: GAS ☐ ELECTRIC ☐ PROPANE (LP) ☐ FUEL OIL ☐ COAL ☐ WOOD ☐	☐ $	
COOLING (AIR CONDITIONING)	☐ $	
COOKING-KIND: GAS ☐ ELECTRIC ☐ PROPANE (LP) ☐ FUEL OIL ☐ COAL ☐ WOOD ☐	☐ $	
WATER AND SEWAGE	☐ $	
GARBAGE AND TRASH	☐ $	
INSTALLATION OF UTILITIES (SPECIFY)	☐ $	
OTHER (SPECIFY UTILITY)	☐ $	

Does any agency, organization or person outside your household pay or help pay any of the shelter or dependent care costs you've listed or any other expenses? Yes ☐ No ☐

If yes, which bills do they pay? ____________ How much do they pay? ____________

I. Medical Expenses

Is anyone in your home 60 years old or older or receiving disability benefits? Yes ☐ No ☐

If yes, a deduction may be allowed for these persons' monthly medical costs of more than $35. Costs can include insurance premiums and hospital, doctor, prescription charges, etc. To get a deduction, you must provide proof of the expense and of any money paid to you or for you for such expenses (by insurance, etc.)

Person's Name	Type of Medical Expense	Amount of Expense	Amount of Money Returned to You

J. If possible, please list someone other than a household member who could act as your representative to pick up your Food Stamps or to purchase food with the stamps. ____________

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DHS
Monthly Reporting Form

PUBLIC ASSISTANCE ELIGIBILITY REPORT

Iowa Department of Human Services

PA-2140 (Rev 7-86) - 470-0455

IOWA DEPARTMENT OF HUMAN SERVICES

WKR. NO.

REPORT CODES

CO. NO.

PHONE NO. CASE NO.

If you have any questions, phone your worker at:

THIS REPORT IS ABOUT THE BUDGET MONTH OF

RETURN NO LATER THAN

FILL IN ANY CHANGES:
Name ____________
Address ____________
City/State ____________
Zip Code ________ Phone ________
Date Moved ____________

READ CAREFULLY

Complete, sign, date, and return this report in the enclosed envelope. The report, along with all needed proof, must be received by the "RETURN NO LATER THAN" date or your benefits may be stopped, late, or reduced. The report is to tell us about the budget month shown above. Some deductions cannot be given when the reports are late. If you need to send proof, there will be this mark ★. Be sure your name is on each proof so the proof can be returned to you. If you do not send proof for an expense when you are required to, no deduction will be allowed.

(1) PERSONS IN YOUR HOUSEHOLD

The following persons receive benefits in your case or are counted to determine your level of benefits.

[illegible]	[illegible]	*Type of Aid	[illegible] of Birth	[illegible]
				YES ☐ NO ☐
				YES ☐ NO ☐
				YES ☐ NO ☐
				YES ☐ NO ☐
				YES ☐ NO ☐
				YES ☐ NO ☐
				YES ☐ NO ☐
				YES ☐ NO ☐
				YES ☐ NO ☐
				YES ☐ NO ☐

IF ANYONE HAS MOVED OUT, EXPLAIN IN ⑫. IF ANYONE HAS DROPPED OUT OF SCHOOL, EXPLAIN IN ⑫.

List everyone else in your home and complete each space by their name. (Be sure to list an absent parent who has returned to the home.)

[illegible]	Relationship to You	Date of Birth	Social Security Number	*Type of Aid [illegible]
1.				
2.				
3.				

*TYPE OF AID: ADC (A) REFUGEE (R) FOOD STAMPS (F) MEDICAL (M)

★ (2) STUDENT INCOME AND EXPENSES

[illegible]

Is there a student in your household who is in college or in a training program?

YES ☐ (fill in below)
NO ☐ (go to ③)

Name of Person	Name of College or Training Program	Amount of Loans, Grants, Scholarships, Etc.	Months Money Covers	Tuition and Fees

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★ ③ INCOME FROM WORK Examples are: wages, tips, commissions, bonuses, work study, self employment (such as providing board and room, babysitting, housekeeping services, farming)

Did anyone in your household receive earnings from work? YES (fill in below) ☐ NO (go to ④) ☐

IF INCOME STARTED THIS BUDGET MONTH, INCLUDE PROOF (FROM EMPLOYER) OF THE DATE THE FIRST CHECK WAS RECEIVED.

Wage earner's name ______	Wage earner's name ______
Employer's name or type of self-employment ______	Employer's name or type of self-employment ______

	Date Received (Payday)*			Date Received (Payday)*	
1st Paycheck		Send in all pay stubs or other proof (such as an employer's statement) and tip records. If you are self-employed, do as worker told you to do.	1st Paycheck		Send in all pay stubs or other proof (such as an employer's statement) and tip records. If you are self-employed, do as worker told you to do.
2nd Paycheck			2nd Paycheck		
3rd Paycheck			3rd Paycheck		
4th Paycheck			4th Paycheck		
5th Paycheck			5th Paycheck		
*This may not be the same as the date on pay stub.			*This may not be the same as the date on pay stub.		

Did this wage earner stop working during this budget month? YES ☐ NO ☐	Did this wage earner stop working during this budget month? YES ☐ NO ☐
If yes, what was the reason? ______	If yes, what was the reason? ______
IF INCOME STOPPED THIS BUDGET MONTH, SEND PROOF (FROM EMPLOYER) OF THE DATE THE FINAL CHECK WAS RECEIVED.	IF INCOME STOPPED THIS BUDGET MONTH, SEND PROOF (FROM EMPLOYER) OF THE DATE THE FINAL CHECK WAS RECEIVED.

If there are more jobs to report, give the same information in ⑫ .

★ ④ UNEARNED INCOME Send proof when this income starts, changes, or stops.

Complete the unearned income chart below for everyone in your household.
CHECK EACH ITEM "YES" OR "NO". If "yes", show the amount received, who received it, and the date received.

If additional space is needed, give information in ⑫ .

		AMOUNT	RECEIVED BY WHOM	DATE(s) RECEIVED			AMOUNT	RECEIVED BY WHOM	DATE(s) RECEIVED
JTPA	YES ☐ NO ☐				IPERS, Civil Service, Other Pension or Compensation	YES ☐ NO ☐			
Social Security, Railroad Retirement	YES ☐ NO ☐				Money from Friends or Relatives	YES ☐ NO ☐			
Supplemental Security Income (SSI) Veteran's Benefits	YES ☐ NO ☐				Money from Interest (proof is not needed)	YES ☐ NO ☐			
Child Support, Alimony	YES ☐ NO ☐				Other income not listed above — Explain	YES ☐ NO ☐			
Military Dependency Allotment or Allowance	YES ☐ NO ☐								
Job Insurance Benefits (Unemployment), Disability Insurance Payments, Worker's Compensation	YES ☐ NO ☐								

If anyone has applied for benefits (such as Social Security, Job Insurance Benefits, etc.) which have not been received, complete items below.

WHAT WAS APPLIED FOR	BY WHOM	DATE APPLIED

⑤ RESOURCES AND PROPERTY OF HOUSEHOLD MEMBERS

For everyone in your household, report resources below. Examples of resources are: checking accounts, savings accounts, certificates of deposit, contents of safety deposit boxes, cash values of life insurance policies (for ADC and Medical only), savings bonds, IRA accounts, credit union accounts, etc. CHECK EACH ITEM "YES" OR "NO". IF "YES", FILL IN THE INFORMATION.

Does anyone have cash on hand? YES ☐ NO ☐ AMOUNT $ ______ WHO ______

Does anyone have checking or saving accounts? YES ☐ NO ☐ If yes, explain below.

NAME(S) ON ACCOUNT	NAME OF BANK OR CREDIT UNION	TYPE OF ACCOUNT	BALANCE

Answer each question below If YES, give information	LIST ITEM	MAKE/MODEL/YEAR OF VEHICLE	WHAT IS IT WORTH	AMOUNT STILL OWED	WHOSE NAME IS IT IN
Does anyone own or is anyone buying a vehicle such as a car, truck, motorcycle, boat, camper, snowmobile? YES ☐ NO ☐					
Does anyone own or is anyone buying a home you don't live in, land, or buildings? YES ☐ NO ☐ Where is it located? ______					
Does anyone have stocks, bonds, trust funds? YES ☐ NO ☐					
Does anyone have any other resources? YES ☐ NO ☐					

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★ ⑥ PAYMENTS MADE BY OTHER PERSONS OR AGENCIES — Send proof when amount has changed.

Did any person or agency pay all or part of your rent, utilities, or house payment? YES (fill in below) ☐ NO (go to ⑦) ☐

WHO PAID	WHAT BILL	TO WHOM WAS IT PAID	HOW MUCH
1.			
2.			

★ ⑦ CHILD CARE OR DISABLED ADULT CARE

If you paid someone to care for a child or adult who lives with you so you could work, look for work, or attend school, fill in below.

WHO RECEIVED CARE	AMOUNT BILLED	REASON FOR THE CARE
1.		☐ WORK ☐ SCHOOL
2.		☐ OTHER (explain) ______

If any person or agency paid all or part of your child care, explain. Who? ______ Amount? ______

⑧ FOOD STAMPS If you don't get Food Stamps now, go to ⑨

Does everyone who must do so agree to register for work or job search? YES ☐ NO ☐

Please list someone other than a household member who could act as a representative to pick up your Food Stamps or to purchase food with the stamps. ______

★ **SHELTER COSTS:** SEND PROOF of shelter costs if amounts have CHANGED. Also SEND PROOF of new expenses if you have MOVED.
If you do not list the amount of shelter costs, you may not receive a deduction.

DO NOT ROUND AMOUNTS

Rent or lot rent . . . . $ ______ per ______
House payment . . . . $ ______ per ______
If not included in house payment, give . . . . Property Taxes . . . . . $ ______ per ______
Homeowners Insurance . . . . . $ ______ per ______
Special Assessments . . . . . $ ______ per ______

Do you live in low rent housing? YES ☐ NO ☐
Are you provided housing at no cost? YES ☐ NO ☐ If YES, explain ______

★ **UTILITIES**

Do you pay utilities? YES ☐ NO ☐

If YES, mark the box by the utilities you pay or you may not receive a deduction.
If page one says you are using ACTUAL utility bills, then you must also tell us how often you get a bill and send PROOF of the amount.
You must send PROOF of the utilities you will pay if you have MOVED.

		HOW OFTEN DO YOU GET A BILL			HOW OFTEN DO YOU GET A BILL
☐	Heating	______	☐	Water and Sewer	______
☐	Air Conditioning	______	☐	Garbage/Trash	______
☐	Electricity	______	☐	Hook-up Fees/ Other Charges (Send proof)	______
☐	Cooking	______			
☐	Telephone	We use a set amount if you have a phone.			

★ **MEDICAL COSTS:** If anyone in your household is disabled or over 59 and that person had medical expenses, fill in below. If not, go on. (Medical expenses may include health insurance, Medicare premium, dentists, medical transportation, etc.)

NAME OF PERSON	AMOUNT	HOW OFTEN
1.		
2.		

⑨ HEALTH INSURANCE If you get only Food Stamps, go to ⑪

If you or an absent parent added, dropped, or changed health insurance coverage for any eligible persons, fill in below. If not, go to ⑩.

NAME OF PERSON COVERED	POLICY HOLDER/ POLICY NUMBER	SERVICE COVERED	NAME/ADDRESS OF INSURANCE COMPANY (If Insurance is Paid by Employer, Give Employer Name)	WHAT HAPPENED
1.				
2.				

★ ⑩ SUPPORT TO PERSONS NOT IN YOUR HOME — If you get only Food Stamps, go to ⑪

If you or your spouse (if living with you) paid support or alimony to persons outside of your home, fill in below. If not, go to ⑪.

PERSON MAKING PAYMENT	RELATION TO YOU	DATES OF PAYMENT	AMOUNT OF PAYMENT
1.			
2.			

⑪ EXPECTED CHANGES

Do you or anyone included in your household expect any changes in income (such as number of hours, rate of pay) or circumstances in the next 2 months? . . . . YES (explain below) ☐ NO (go to ⑫) ☐

(Attach additional pages if necessary.)

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⑫ EXPLANATION OF YOUR ANSWERS

Please use this space to explain any of your answers. (Attach additional pages if necessary.) Then go to ⑬.

⑬ SIGNATURE AND DATE

For ADC, both parents in the home must sign.

READ THESE STATEMENTS CAREFULLY BEFORE YOU SIGN.

- I know what I have reported here. I believe that it is true, correct, and complete.
- I agree to allow Quality Control and Project Integrity reviewers to check my answers with other persons to review my assistance.
- I know that the facts I have given on this report may cause my assistance to be reduced, increased, or stopped.
- I know that I may have to repay assistance that is received incorrectly.

[illegible] AFTER THE LAST DAY OF THE BUDGET MONTH, [illegible] ON THE FRONT PAGE OF THIS FORM [illegible]

______________________ Month ________ Day ________ Year ________
Recipient/Applicant/Representative

______________________ Month ________ Day ________ Year ________
Other parent or stepparent in the home

______________________ Month ________ Day ________ Year ________
Witness to mark or person who helped complete the report

You have the right to ask for a fair hearing if you do not agree with an action taken on your case.

⑭ WORKER COMMENTS

⑮ RECIPIENT/APPLICANT INFORMATION

YOUR RESPONSIBILITY WHEN YOU GET MEDICAID

INFORM your worker and your Medicaid provider (doctor, hospital, druggist, etc.) if you have a change in your health insurance coverage. The fact that you may have other health insurance will not affect your eligibility for Medicaid. Medicaid will pay any allowable medical expenses that your insurance does not cover.
INFORM your worker if you are involved in an accident and you think that another person, or a company, should be responsible for paying your medical costs from the accident.
REFUND to the Department any money you receive, from a person or a company, to pay medical expenses already billed to Medicaid.
Failure To Do So Can Result In The Cancellation Of Your Medicaid Benefits.

[illegible]

YOUR RESPONSIBILITY WHEN YOU GET FOOD STAMPS

The information provided on this form will be subject to verification by federal, state, and local officials. If any information is found to be inaccurate, you may be denied food stamps and/or be subject to criminal prosecution for knowingly providing false information.
Any member of your household who intentionally breaks any of the following rules can be barred from the Food Stamp Program for six months after the first violation, 12 months after the second violation, and permanently after the third violation. The individual would also be subject to a fine of up to $10,000, imprisonment of up to five years, or both, in addition to suspension from the Food Stamp Program of up to 18 months consecutive to the original suspension from the Food Stamp Program, as well as further prosecution under other applicable federal laws.

DO NOT give false information, or hide information, to get or continue to get food stamps.
DO NOT trade or sell food stamps or authorization cards.
DO NOT alter authorization cards to get food stamps you're not entitled to receive.
DO NOT use food stamps to buy ineligible items, such as alcoholic drinks and tobacco.
DO NOT use someone else's food stamps or authorization cards for your household.

[illegible]

SOCIAL SECURITY NUMBER

The submission of Social Security Numbers (SSN) for all household members is mandatory under the Food Stamp Act of 1977 as amended by PL97-98; Title IV-A of the Social Security Act, Section 402; and PL96-212. Your SSN will be used in the administration of the Food Stamp, Aid to Dependent Children, Refugee, Medicaid or other Federal assistance programs to check the identity of household members, prevent duplicate participation and to facilitate making mass changes. Your SSN will also be used in a computer match with Job Service of Iowa, the Social Security Administration, and the Internal Revenue Service to make sure that your family is eligible for benefits. The information obtained from this computer match may result in criminal or civil action or administrative claims against persons fraudulently receiving benefits.

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PENALTY WARNING FOR FOOD STAMPS

THE INFORMATION PROVIDED ON THIS FORM WILL BE SUBJECT TO VERIFICATION BY FEDERAL, STATE AND LOCAL OFFICIALS. IF ANY IS FOUND TO BE WRONG, YOU MAY BE DENIED FOOD STAMPS AND/OR BE SUBJECT TO CRIMINAL ACTION FOR KNOWINGLY GIVING FALSE INFORMATION.

ANY MEMBER OF YOUR HOUSEHOLD WHO INTENTIONALLY BREAKS ANY OF THE FOLLOWING RULES CAN BE BARRED FROM THE FOOD STAMP PROGRAM FOR 6 MONTHS AFTER THE FIRST VIOLATION, 12 MONTHS AFTER THE SECOND VIOLATION, AND PERMANENTLY AFTER THE THIRD VIOLATION. THE INDIVIDUAL CAN ALSO BE FINED UP TO $10,000, IMPRISONED UP TO 5 YEARS, OR BOTH. A COURT CAN ALSO BAR AN INDIVIDUAL FOR AN ADDITIONAL 18 MONTHS FROM THE FOOD STAMP PROGRAM. THE INDIVIDUAL MAY ALSO BE SUBJECT TO FURTHER PROSECUTION UNDER APPLICABLE FEDERAL LAWS.

WHEN I SIGN THIS APPLICATION I CERTIFY UNDER PENALTY OF PERJURY THAT MY ANSWERS ARE CORRECT AND COMPLETE TO THE BEST OF MY KNOWLEDGE.

DO NOT give false information, to get or continue to get Food Stamps.

DO NOT trade or sell Food Stamps or authorization cards.

DO NOT alter authorization cards to get Food Stamps you're not entitled to receive.

DO NOT use Food Stamps to buy ineligible items, such as alcoholic drinks and tobacco.

DO NOT use someone else's Food Stamps or authorization cards for your household.

NOTICE

If your application for ADC is approved, your Food Stamp benefits may be reduced or terminated. No notice of this reduction or termination will be sent to you.

YOUR APPLICATION IS NOT OFFICIAL UNTIL IT HAS BEEN PROPERLY SIGNED AND RETURNED.
READ CAREFULLY BEFORE SIGNING

CERTIFICATION STATEMENT

I understand I assume full responsibility for the accuracy of the statements on this form and I understand the Department of Human Services will use this statement to determine my eligibility for assistance.

I am aware that my case may be selected by the Department for a complete Quality Control, Food Stamp Investigation or other review of my eligibility for assistance. Should my case be selected for verification, I will cooperate fully in the verification and hereby authorize all persons to release confidential information concerning my eligibility to a reviewer of the Iowa Department of Human Services when such information is necessary for eligibility verification. I understand that failure to cooperate with such a review can result in denial or cancellation of benefits.

I will notify the LOCAL Department of Human Services office of any change in my resources, including but not limited to, anticipated income or property such as an inheritance, lump sum payments on delinquent child support, or any change in income or living arrangements of myself or any other member of my family. If I have any doubt whether a particular change in circumstances constitutes information that must be reported, I shall report this to my local office no later than ten (10) days from the date the change occurs. I also understand that I am to pay back to the Department any money received by me or paid to a vendor on my behalf to which I was not entitled.

I understand that my application for, and acceptance of, Aid to Dependent Children benefits is considered registration with the Iowa Department of Employment Services (DES). I understand that I, and all other members of the ADC unit who are required to do so, must cooperate with DES unless there is good cause not to do so.

I understand that the submission of Social Security Numbers (SSN) for all household members is mandatory under the Food Stamp Act of 1977 as amended by PL 97-98; Title IV-A and Title VI of the Social Security Act, Section 402 for ADC; and PL 96-212 for Refugee Cash Assistance. My SSN, when provided, will be used in the administration of the Food Stamp, Aid to Dependent Children, Refugee, Medicaid or other Federal assistance programs to check the identity of household members, prevent duplicate participation and to facilitate making mass changes. The SSN, as well as other information provided, will also be used in computer matching with the Department of Employment Services, Internal Revenue Service and the Social Security Administration, and in other program reviews and audits, to make sure that my family is eligible for benefits from the Department of Human Services and any other federal assistance programs and federally assisted state programs, such as school lunch, education services and job placement and development services. The SSN will also be used to provide information to Internal Revenue Service regarding the benefit eligibility of household members. In addition, the SSN will be provided to other states to determine if any member of the household is receiving assistance in any other state. The information obtained from these computer matches may result in criminal or civil action or administrative claims against persons fraudulently receiving benefits.

I understand that the submission of social security numbers for the parent and absent parent of a minor child is required under Public Laws 98-369 and 99-272. The social security numbers of the parent and absent parent when known, will be used in the administration of the Medicaid program.

I understand payments under the Medical Insurance Program (Part B of Medicare) will be made directly to physicians and medical suppliers on any future unpaid bills for medical and other health services furnished me while eligible for Medicaid.

I understand that my application for, and acceptance of, Aid to Dependent Children benefits is considered a registration for the Work Incentive Demonstration program (WIN/CMS). I understand that I, and all other members of the ADC unit who are required to do so, must cooperate with the WIN/CMS rules unless there is good cause not to do so.

I understand the Department by law does not need my consent to recover Medicaid payments made on my behalf. The Department may intervene on my behalf to make claim against any person or party that may be responsible for the cost of medical expenses.

I understand that I am to reimburse the Department for any money paid to me or paid to a vendor on my behalf to which I was not entitled,.

I further understand that the Department will provide documents or claim forms describing the services paid by Medicaid upon my request or the request of an attorney acting on my behalf. Such documents may also be provided to a third party when necessary to establish the extent of the Department's claim.

I understand that Federal and State law and rules permit access by authorized Federal and State officials to Medicaid providers' records. I also fully understand that my acceptance of Medicaid, is my consent for these authorized persons to have access to my medical or other health care records during the time I am eligible for Medicaid as necessary to verify appropriate Medicaid payment.

I understand that if my application is approved for ADC, any support payment I am entitled to receive must be assigned and paid to the Department of Human Services to the extent of the benefits I receive. I understand that if my application is approved for Medicaid, support payments intended for medical expenditures must be assigned and paid to the Department of Human Services to the extent of the benefits I receive. I understand that the Department may intervene, according, but not limited to Code of Iowa, Chapters 252A, 252B, 252C, 252D, 598, 675, to make claim and secure support from any person or party who may be responsible for my support or that of my children.

I am aware that section 1909 of the Social Security Act provides Federal penalties for fraudulent acts and false reporting.

I am aware that Iowa laws provide anyone who obtains, or attempts to obtain, or who aides or abets any persons to obtain public assistance to which he or she is not entitled, is guilty of violating the laws of the State of Iowa including, but not limited to, Chapters 234,239,249,249A,712, of the Code of Iowa.

I understand that I will need to provide the Department with proof, either documentation from the Immigration and Naturalization Service (INS) or other documents the Department considers to be proof of the immigration status of each person in my household who is not a United States Citizen or National. I understand that alien status may be subject to verification with INS which will require submission of certain information from this application form to INS. I further understand that information received from INS may affect my household's eligibility and level of benefits.

I KNOW WHAT I HAVE REPORTED HERE. I BELIEVE IT IS TRUE, CORRECT AND COMPLETE.

I CERTIFY, under penalty of perjury, by signing my name below, that I am a U.S. citizen or national or that the information I have given about my immigration status is correct. Adult household members must sign the statement for members under 18 years of age. In the **absence of an adult in the household,** the applicant may sign for non-adults.

ADC, RCA, MEDICAID, FOOD STAMPS

Signature or Mark of Applicant-Payee (or legal guardian)	Date
Signature or Mark of Other Parent or Stepparent in the Home	Date
Witness to Mark of Applicant if Applicant is Unable to Sign	Witness to Mark of Applicant if Unable to Sign
Signature of Person, if Any, Who Helped Complete the Form	Date

ADDED SIGNATURES FOR FOOD STAMPS

If there are other adults who will be included in your food stamp household, these adults must sign below.

Name	Date	Name	Date
Name	Date	Name	Date
Name	Date	Name	Date

RIGHT OF APPEAL

If you are dissatisfied with any action or failure to act with regard to your application for public assistance, food stamp assistance or Medicaid assistance, you have the right to request an appeal. A hearing must be requested in writing when it is about ADC, Refugee,or Medicaid assistance. The written request must be sent or taken to the LOCAL OFFICE of the Department of Human Services. A hearing may be requested in writing or orally when it concerns food stamps.

You may present your appeal at the hearing yourself or have someone else present it for you. If you wish, you may be represented at the hearing by an attorney. However, there are no provisions whereby the Department can pay the attorney fee. Contact your worker for informaion regarding legal services that may be available in your area.

When the request for a hearing regarding your ADC or Medicaid is made within 30 calendar days from the date of notification, a hearing shall be held. When the request for a hearing is made more than 30 calendar days but less than 90 calendar days, after the date of notification, the Commissioner of the Iowa Department of Human Services shall determine whether a hearing shall be held. Any discussion between you and the local office does not extend this time period.

When the request for a hearing regarding your food stamps benefits is made within 90 calendar days of any notification or at any time during the current certification period a hearing shall be held.

Iowa Department of Human Services

JOB SEARCH

Unemployed Parent Program

The parent who qualifies the family for ADC-Unemployed Parent (ADC-UP) benefits must make and report to the local Department of Human Services (DHS) office a minimum of eight face-to-face, job-seeking contacts per month. Telephone contacts do not satisfy the requirement. Failure to make eight contacts means ADC-UP benefits may stop for at least one month. (The Department of Employment Services (DES) may require more job-seeking contacts. DO NOT use this form to report job-seeking contacts to DES. Any job seeking contacts made because of DES requirements may also be reported to DHS on this form).

Unless otherwise requested, return this in the same envelope as your regular monthly report (Public Assistance Eligibility Report).

By signing this report, you agree to let us check with any of the employers you have listed, verifying your contact.

Employer __________
Address __________
____
Phone Number __________
Person Contacted __________
Date

Employer __________
Address __________
____
Phone Number __________
Person Contacted __________
Date

Employer __________
Address __________
____
Phone Number __________
Person Contacted __________
Date

Employer __________
Address __________
____
Phone Number __________
Person Contacted __________
Date

Employer __________
Address __________
____
Phone Number __________
Person Contacted __________
Date

Employer __________
Address __________
____
Phone Number __________
Person Contacted __________
Date

Employer __________
Address __________
____
Phone Number __________
Person Contacted __________
Date

Employer __________
Address __________
____
Phone Number __________
Person Contacted __________
Date

Signature __________
Address __________
____
Phone Number __________

PA-2142-5 (Rev. 6/87) 470-0456

JOB SERVICE
EXPLANATION OF APPLICATION TERMS

1. "What type of work": write the general type, e.g. manufacturing, sales, office, etc.

2. "Salary": list the lowest salary you will accept. Job Service should inform you about any position for which you qualify at that salary or above.

3. "Work History": have information on past places of employment (positions, past salaries, dates started and left, and reason for leaving).

4. You will be interviewed by a Job Service worker who will fill out the gray portion of the application.

5. Job Service also has testing for typing, shorthand, the GATB, NATB, and SATB if those tests are required for positions you are seeking.

6. You may apply and / or test in any Job Service office in the state. If you are looking for jobs in another part of the state you may inform your interviewer, or contact the Job Service office in the other part of the state and let them know where your application is on file. They can access your application through their computer system.

RM C 2.1
Job Service

JOB SERVICE APPLICATION FORM

WHAT TYPE OF WORK ARE YOU LOOKING FOR?	CURRENT MINIMUM REFERRAL REQUIREMENTS	SALARY $ PER	☐ FULL-TIME ☐ PART-TIME	HOURS PER WEEK	RESTRICTIONS (AVAILABILITY, TRANSPORTATION, ETC.)	RELOCATE ☐ YES ☐ NO

44. WORK HISTORY - BEGIN WITH YOUR MOST RECENT JOB, INCLUDING MILITARY SERVICE

EMPLOYER		JOB TITLE	DESCRIBE JOB DUTIES, INCLUDING TOOLS OR MACHINES USED
CITY & STATE			
DATE STARTED	DATE LEFT	LAST SALARY $ PER	
HOURS PER WEEK	☐ FULL TIME ☐ PART TIME	REASON FOR LEAVING	
EMPLOYER		JOB TITLE	DESCRIBE JOB DUTIES, INCLUDING TOOLS OR MACHINES USED
CITY & STATE			
DATE STARTED	DATE LEFT	LAST SALARY $ PER	
HOURS PER WEEK	☐ FULL TIME ☐ PART TIME	REASON FOR LEAVING	
EMPLOYER		JOB TITLE	DESCRIBE JOB DUTIES, INCLUDING TOOLS OR MACHINES USED
CITY & STATE			
DATE STARTED	DATE LEFT	LAST SALARY $ PER	
HOURS PER WEEK	☐ FULL TIME ☐ PART TIME	REASON FOR LEAVING	

Interviewer's Summary OF OTHER WORK OR EXPERIENCE

1. SOCIAL SECURITY NUMBER

2. SPEC. APP. TYPE.
1-FED. MATCH
2- FED USE

3. SUMMER YOUTH
1-YES
2-NO

4. TC
2

5. CC
80

H DV
DIS UP
FS JTPA

6. NAME (PRINT LAST, FIRST, MIDDLE INITIAL)

21. OCCUPATIONAL TITLE
(1)
(2)
(3)

22. MO. EXP

23. OCCUPATIONAL CODE

7a. ADDRESS

SKILLS, KNOWLEDGE, ABILITIES

7b CITY

7c. STATE

7d. ZIP CODE

7e. COUNTY

8. TELEPHONE NUMBER
(AREA CODE)

9. SEX
1 ☐ M
2 ☐ F

10. DATE OF BIRTH
MONTH DAY YEAR

11. CAN YOU PASS A PHYSICAL?
☐ YES ☐ NO

12. IF NEEDED FOR WORK, DO YOU HAVE?
☐ DRIVER'S LICENSE
☐ UNRESTRICTED CHAUFFEUR'S LICENSE
☐ CAR OR TRUCK
☐ RESTRICTED CHAUFFEUR'S LICENSE

13. ARE YOU A US CITIZEN?
☐ YES ☐ NO

14. VISA/WORK AUTHORIZATION

15. CIRCLE HIGHEST GRADE OF SCHOOL COMPLETED

GRADE SCHOOL	HIGH SCHOOL	COLLEGE	BA	MA	PHD
0 1 2 3 4 5 6 7 8	9 10 11 12	13 14 15	16	17 18	19

16. NAME SCHOOLS AND DATES ATTENDED, INCLUDING MILITARY & DEGREES RECEIVED

MILITARY SERVICE	17 BRANCH	18 DATE ENTERED	19 DATE SEPARATED

VETERAN CERTIFICATION
I HAVE SERVED ON ACTIVE MILITARY DUTY ON THE DATES LISTED ON THIS APPLICATION AND I RECEIVED AN OTHER THAN DISHONORABLE DISCHARGE.

20. SIGNATURE OF VETERAN

24. COUNTY CODE

25. RACE/ETHNIC
1-W/N.H.
2-B/N.H.
3-HISP.
4-AI & AN
5-ASIAN & PAC. IS.
6-INA

26. FED. USE

27. HDCP/DIS.
0-NO
1-HANDICAPPED
2-DIS. VET.
3-SPECIAL DIS. VET.

28. NOT USED

35. REGISTRATION DATE
MONTH DAY YEAR

29. VETERAN/OTHER ELIGIBLE
0-NON VETERAN
1-VIETNAM ERA VETERAN
2-OTHER VETERAN
3-ELIGIBLE PERSON

30. RECENTLY SEPARATED VETERAN
0 - NO
1 - YES

31. ECONOMICALLY DISADVANTAGED
0 - NO
1 - YES

43. DATES

32. WELFARE
0-NO
1-WIN MANDATORY
2-WIN VOLUNTEER
3-OTHER WELFARE
4-NOT USED
5-UP (WIN)

33. FOOD STAMP WORK REGISTRATION RECEIVED
0-NO
1-REGISTRATION RECD. (NO ASSESSMENT)
2-CATEGORY I (JOB READY)
3-CAT II (NON JOB READY)
4-CAT. III (ASSESSED)
5-CAT III (NOT ASSESSED)

34. SFW/MIGRANT
0-NO
1-SEASONAL FARM WORKER
2-MIGRANT FARM WORKER
3-MIGRANT FOOD PROCESS

36A. DISLOCATED WORKER
0 - NO
1 - YES

36B. SERVICE DELIVERY AREA

37. ELIGIBLE CLAIMANT
0-NO
1-STATE
2-OTHER
3-EXTENDED BENEFITS
4-FED USE

38 FED. USE

39. L.O. NUMBER

40. STATION DESK

41. STATE USE					42. FUTURE USE		
A	B	C	D	E	A	B	C

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RM C 2.1
Job Service

Job Service of Iowa

1. Job Service is an employment agency which matches listed employment positions with job cnadidates. Names of applicants with the appropriate education, experience, and desired wage level will be forwarded to employers for positions. Applicants will be informed of the position and the must then apply directly with the employer.

2. Applications may be made directly to Job Service for "easy entry" (work-test, class C) positions within the state Personnel System. Canteen clerk, conservation worker, correctional officer, custodial worker, data entry operator 1, and driver are some examples of "easy entry" positions.

3. Applicants must verify that they are U.S. citizens or nationals. When applying with Job Service, bring 1 document from list A or 1 document from both list B and C:

2 EMPLOYER REVIEW AND VERIFICATION: (To be completed and signed by employer.)

Instructions

Examine one document from List A and check the appropriate box, ***OR*** examine one document from List B ***and*** one from List C and check the appropriate boxes. Provide the ***Document Identification Number*** and ***Expiration Date*** for the document checked.

List A
Documents that Establish
Identity and Employment Eligibility

☐ 1. United States Passport

☐ 2. Certificate of United States Citizenship

☐ 3. Certificate of Naturalization

☐ 4. Unexpired foreign passport with attached Employment Authorization

☐ 5. Alien Registration Card with photograph

Document Identification

# ______________________

Expiration Date (if any)

____

List B
Documents that Establish
Identity

and

☐ 1. A State-issued driver's license or a State-issued I.D. card with a photograph, or information, including name, sex, date of birth, height, weight, and color of eyes.
(Specify State)______________________)

☐ 2. U.S. Military Card

☐ 3. Other (Specify document and issuing authority)

____

Document Identification

# ______________________

Expiration Date (if any)

____

List C
Documents that Establish
Employment Eligibility

☐ 1. Original Social Security Number Card (other than a card stating it is not valid for employment)

☐ 2. A birth certificate issued by State, county, or municipal authority bearing a seal or other certification

☐ 3. Unexpired INS Employment Authorization
Specify form
# ______________________

Document Identification

# ______________________

Expiration Date (if any)

____

CERTIFICATION: I attest, under penalty of perjury, that I have examined the documents presented by the above individual, that they appear to be genuine and to relate to the individual named, and that the individual, to the best of my knowledge, is eligible to work in the United States.

Signature	Name (Print or Type)	Title
Employer Name	Address	Date

Form I-9 (05/07/87)
OMB No. 1115-0136

JOB SERVICE OF IOWA
7600 University
Ste. A

U.S. Department of Justice
Immigration and Naturalization Service

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IOWA JOB SERVICE DIRECTORY

Office		Telephone	Location	Mailing Address	Zip Code
(S) Algona		515 295-7219	117 E. Call Street	PO Box 680	50511
Ames	ATC	515 232-6572	120 Kellogg Avenue	PO Box 410	50010
Atlantic		712 243-2351	508 Poplar	PO Box 475	50022
(S) Boone		515 432-5806	1026 Eighth Street	(Location)	50036
*BURLINGTON	ATC	319 753-1671	1000 N. Roosevelt	PO Box 609	52601
Carroll		712 792-2685	619 N. Carroll Street	PO Box 685	51401
*CEDAR RAPIDS	ATC	319 365-9474	800 Seventh Street SE	PO Box 729	52406
Centerville		515 856-6371	201 N. 13 Street	PO Box 668	52544
(S) Chariton		515 774-4816	1736 West Court	PO Box 840	50049
Charles City		515 228-5136	237 Cedar Mall	(Location)	50616
(S) Cherokee		712 225-2274	229-A West Maple	(Location)	51012
(S) Clarinda		712 542-4910	121 South 15th St Office A	PO Box 206	51632
(S) Clarion		515 532-3671	207 North Main	(Location)	50525
Clinton		319 242-1703	2740 S. 17 Street	(Location)	52732
(S) Corning		515 322-4707	720 Benton Avenue	(Location)	50841
*COUNCIL BLUFFS		712 328-3101	1500 N. 16 Street	PO Box 1769	51502
Creston	ATC	515 782-2119	215 North Elm	PO Box 348	50801
*DAVENPORT	ATC	319 386-4770	902 W. Kimberly Road	(Location)	52806
Decorah		319 382-4289	517 W. Water Street	PO Box 199	52101
(S) Denison		712 263-6102	1413 Broadway	(Location)	51442
*DES MOINES		515 281-8564	150 Des Moines Street	(Location)	50309
Des Moines Suburban		515 281-4799	7600 University--Suite A	(Location)	50311
D. M. Model Cities		515-281-7964	1615-11th Street	(Location)	50314
*DUBUQUE	ATC	319 556-5800	590 Iowa Street	PO Box 757	52001
(S) Emmetsburg		712 852-3412	1013 Broadway	(Location)	50536
(S) Estherville		712 362-7327	804 Central Avenue	(Location)	51334
Fairfield		515 472-5466	51 W. Washington	PO Box 31	52556
(S) Forest City		515 582-2976	121 School Street	(Location)	50436
*FORT DODGE	ATC	515 576-3131	2736 First Avenue, S	(Location)	50501
Fort Madison		319 372-4412	610 Eighth Street	PO Box 1444	52627
(S) Glenwood	ATC	712 527-5214	508 South Locust	PO Box 269	51534
(S) Grinnell		515 236-4732	927 Fourth Avenue	PO Box 324	50112
(S) Harlan		712 755-3777	909 Chatburn Avenue	(Location)	51537
(S) Humboldt		515 332-2145	27 Sixth Street, South	PO Box 609	50548
(S) Independence		319 334-2653	203 Second Avenue, NE	PO Box 149	50644
Iowa City	ATC	319 351-1035	1810 Lower Muscatine Rd.	PO Box 2390	52244
(S) Iowa Falls		515 648-4781	City Hall-315 Stevens	(Location)	50126
(S) Jefferson		515 386-8411	Courthouse	(Location)	50129
Keokuk		319 524-1862	106 Washington	(Location)	52632
(S) Knoxville		515 842-3972	105 West Main	(Location)	50138
(S) LeMars		712 546-8178	125 First Street, NW	PO Box 811	51031

Dist.	Office		Telephone	Location	Mailing Address	Zip Code
10	(S) Manchester		319 927-4447	223 West Main	(Location)	52057
7	(S) Maquoketa		319 652-2117	Jackson Co. Courthouse	(Location)	52060
6	Marshalltown	ATC	515 752-3607	204 W. State Street	PO Box 593	50158
9	*MASON CITY	ATC	515 423-1133	1427 Fourth Street, SW	PO Box 1587	50401
4	(S) Missouri Valley		712 642-4159	310 East Erie	(Location)	51555
6	(S) Monticello		319 465-4044	Rural Route 1, Box 250	PO Box 555	52310
11	Mount Pleasant		319 385-4241	217 East Monroe	(Location)	52641
7	Muscatine		319 263-3521	2213 Grand Avenue	PO Box 805	52761
3	(S) New Hampton		515 394-3825	Chickasaw Co. Courthouse	PO Box 379	50659
5	Newton		515 792-5131	115 N. Third Avenue W.	(Location)	50208
10	(S) Oelwein		319 283-2751	N. Frederick Square--#116	(Location)	50662
8	(S) Osceola		515 342-4955	120½ South Fillmore	PO Box 321	50213
8	Oskaloosa		515 673-9494	122 N. First Street	PO Box 66	52577
8	*OTTUMWA	ATC	515 684-5401	310 West Main	PO Box 717	52501
5	(S) Perry	ATC	515 465-3537	605 South First	(Location)	50220
2	(S) Pocahontas		712 335-4244	100 Third Avenue NW	(Location)	50574
4	(S) Red Oak		712 623-3829	1000 Broadway	PO Box 15	51566
1	Sheldon		712 324-4152	1220 First Federal Sta.	PO Box 450	51201
4	Shenandoah		712 246-4470	500 N. Broad Street	PO Box 68	51601
1	(S) Sioux Center		712 722-4813	128 Third Street, NW	(Location)	51250
1	*SIOUX CITY	ATC	712 277-8540	2508 E. Fourth Street	(Location)	51101
1	(B) Sioux City (Youth)		712 233-1705	2508 E. Fourth Street	(Location)	51101
1	Spencer		712 262-1971	112 W. Sixth Street	PO Box 4087	51301
1	Storm Lake		712 732-1576	630 Geneseo Street	PO Box 1206	50588
6	(S) Washington		319 653-4787	212 North Iowa	(Location)	52353
3	*WATERLOO	ATC	319 235-1471	3927 University Avenue	PO Box 2547	50704
3	Waterloo West		319 235-1471	3927 University Avenue	PO Box 2547	50704
3	Waterloo East		319 235-9672	925 East Fourth Street	PO Box 2160	50704
3	(S) Waverly		319 352-3844	403 West Bremer	PO Box 814	50677
2	(S) Webster City		515 832-5261	903 Willson Avenue	PO Box 665	50595

* District Offices/Supervisors

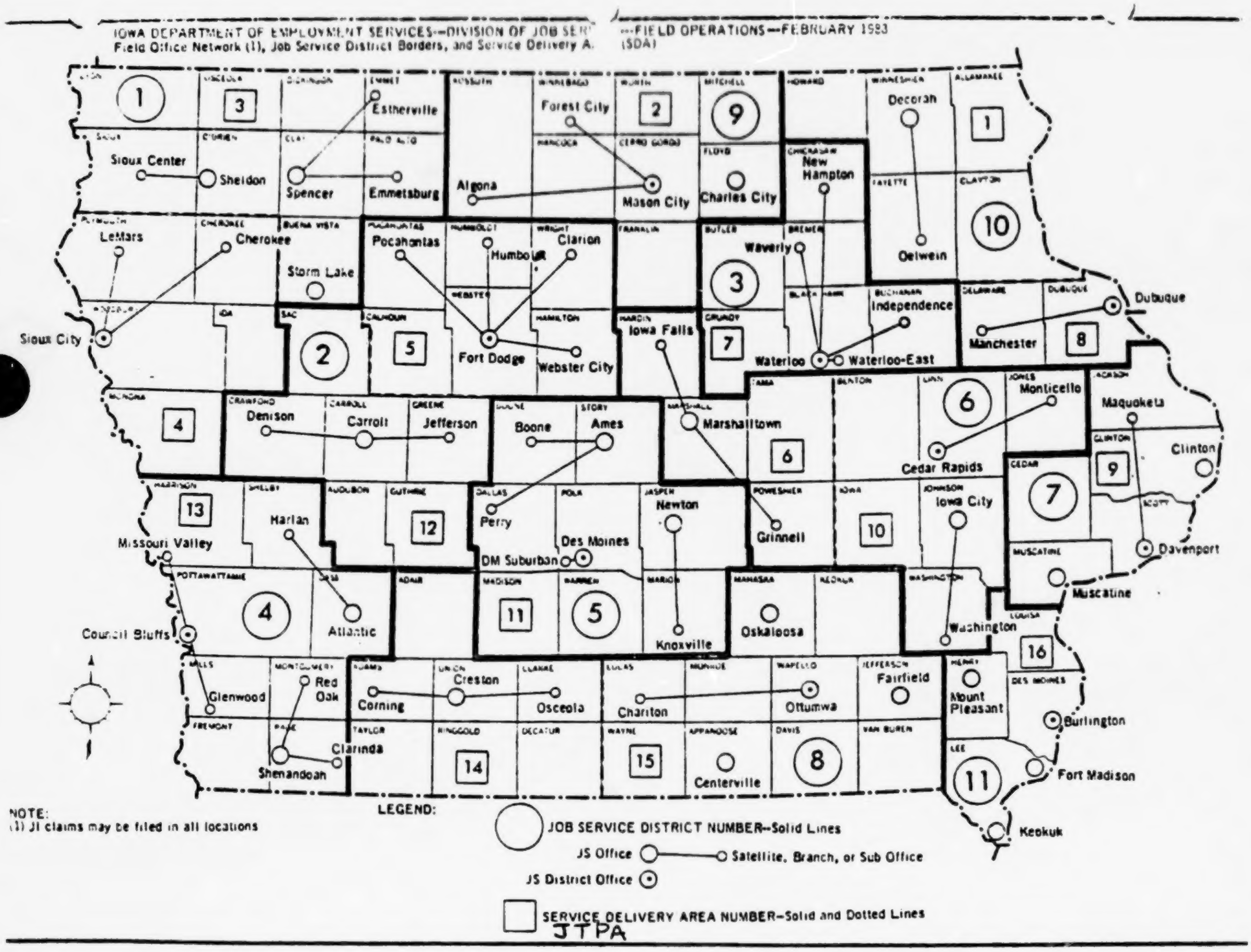
(S) Satellite Offices
(B) Branch Offices
ATC ACCESS Testing Centers

2/88

Job Service
RM C 2.1

The following map shows Job Service locations and their district numbers in circles.

JTPA (Job Training Partnership Act) Service Delivery areas are shown as squares on the map. JTPA is separate from Job Service but the two agencies work together in job placement efforts.


IOWA DEPARTMENT OF EMPLOYMENT SERVICES—DIVISION OF JOB SER —FIELD OPERATIONS—FEBRUARY 1983
Field Office Network (1), Job Service District Borders, and Service Delivery A (SDA)
Sioux Center
Sheldon
Spencer
Emmetsburg
Estherville
Algona
Forest City
Mason City
Charles City
New Hampton
Decorah
Oelwein
LeMars
Cherokee
Storm Lake
Pocahontas
Humboldt
Clarion
Waverly
Sioux City
Fort Dodge
Webster City
Iowa Falls
Waterloo
Waterloo-East
Independence
Manchester
Dubuque
Denison
Carroll
Jefferson
Boone
Ames
Marshalltown
Cedar Rapids
Monticello
Maquoketa
Clinton
Harlan
Missouri Valley
Perry
Des Moines
DM Suburban
Newton
Grinnell
Iowa City
Davenport
Muscatine
Council Bluffs
Atlantic
Knoxville
Oskaloosa
Washington
Glenwood
Red Oak
Corning
Creston
Osceola
Chariton
Ottumwa
Fairfield
Mount Pleasant
Burlington
Shenandoah
Clarinda
Centerville
Fort Madison
Keokuk
NOTE:
(1) JI claims may be filed in all locations
LEGEND:
JOB SERVICE DISTRICT NUMBER—Solid Lines
JS Office
Satellite, Branch, or Sub Office
JS District Office
SERVICE DELIVERY AREA NUMBER—Solid and Dotted Lines
JTPA

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JTPA
Job Training Partnership Act

1. JTPA is a job training program which is a partnership between the government and the private sector at the local level.

2. In Iowa there are 16 Service Delivery Areas (SDAs). Each service area has a group of "Local Elected Officials" and "private Industry Council" which decides what services and training will be offered in that service delivery area.

3. Dependent on local SDA guidelines, services offered in any service area may include: on-the-job training, classroom training and retraining, job hunting skill training, assistance with child care, transportation, and counseling.

4. Those eligible to apply for JTPA help include:

   Economically disadvantaged persons
      Adults
      Youth

   Dislocated Workers who have exhausted their unemployment compensation and will not be able to return to their previous line of employment. This may include the formerly self-employed.

5. The amount of money local service areas receive for their programs is based on the proportion of the area residents receiving unemployment benefits compared to the rest of the state. Therefore, money available for JTPA programs in the area may vary from year to year.

6. Different amounts of money in each area are targeted for different training programs and client populations. For example, by the middle of the year, a local JTPA program may have funds for retraining black displaced women, but their quota for helping white economically disadvantaged men may be filled. This is why word will spread that JTPA does have money or doesn't have money at any point in time. Program drop-outs may open spots for other participants, so applicants who have been denied help because of a filled programs should check back with JTPA periodically.

JTPA
Job Training Partnership Act

7. Application is made through an interview process. Applicants need to document any public assistance or Social Security benefits they are receiving, family size, family income, handicapping conditions, age if 16-21 or 55 and older, selective service registration, non-citizen authorization to work, and barriers to employment when income exceeds JTPA guidelines.

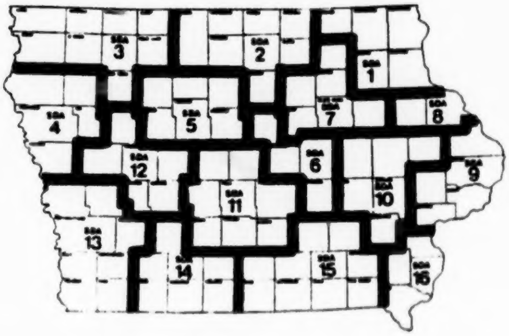
8. Because an application may not be processed if any of the above documentation is missing, it is wise to contact the local JTPA office to find out exactly what will serve as documentation before applying for services.

9. After the intake interview, an applicant may be asked to complete a multiple choice test to determine skills.

10. An interview with the job training counselor and approval of the JTPA supervisor is necessary before an applicant can be enrolled in JTPA.

11. The type of training offered will depend on the applicant's employment goals, skill assessment, and the programs available. This will be described in the Employability Development Plan written for the enrollees by the JTPA counselor.

JTPA Service Delivery Areas



SDA 1
Upper Explorerland Regional Planning Commission
JTPA
134 West Greene Street, Box 219
Postville, IA 52162
(319) 864-7554

SDA 2
Job Training Partnership of North Iowa
North Iowa Area Community College
500 College Drive
Mason City, IA 50401
(515) 423-5457

SDA 3
Northwest Planning and Development Commission
Box 4143
Spencer, IA 51301
(712) 262-7225

SDA 4
Western Iowa Tech Community College
4647 Stone Avenue, P.O. Box 1254
Sioux City, IA 51102
(712) 276-0380, Ext. 219

SDA 5
JTPA
Iowa Central Community College
330 Avenue M
Fort Dodge, IA 50501
(515) 576-7459

SDA 6
Iowa Valley Employment and Training
3700 S. Center St.
P. O. Box 1116
Marshalltown, IA 50158
(515) 752-6963

SDA 7
Area 7 Job Training Administration
3420 University Ave.
Waterloo, IA 50701
(319) 291-2547

SDA 8
Area 8 JTPA
330 Nesler Center, P.O. Box 1140
Dubuque, IA 52001
(319) 556-4166

SDA 9
JTPA
304 W. 2nd Street
Davenport, IA 52801
(319) 326-0744

SDA 10
East Central Iowa Employment and Training Consortium
1201 6th Street, S.W.
Cedar Rapids, IA 52404
(319) 398-5013

SDA 11
Central Iowa Employment and Training Consortium
160 Des Moines St.
Des Moines, IA 50309
(515) 242-5115

SDA 12
Region XII Council of Governments
JTPA
104 West 6th Street, P.O. Box 768
Carroll, IA 51401
(712) 792-9914

SDA 13
SDA 13 JTPA
106 W. Kanesville Blvd., Suite 100
Council Bluffs, IA 51501
(712) 322-4138

SDA 14
SDA 14 JTPA
215 North Elm
Creston, IA 50801
(515) 782-8591

SDA 15
JTPA
Indian Hills Community College Economic Development Ctr.
Grandview and Elm
Ottumwa, IA 52501
(515) 682-8577

SDA 16
JTPA
217 F and M Bank Building
Burlington, IA 52601
(319) 752-6363

State Administrative Entity:
Iowa Department of Economic Development
200 E. Grand
Des Moines, IA 50309
(515) 281-4219

HUD RENTAL GRANTS
HOUSING AND URBAN DEVELOPMENT

1. Under the Section 8 program of the Public Housing Agency, HUD can subsidize a family's rent so that qualifying families pay no more than 30% of their income on rent.

2. To be eligible for rental assistance, the city or county must be a member of a HUD administration agency. The family's adjusted income must not exceed the guidelines.

3. Income is calculated by subtracting an allowance for children, an allowance for school, an elderly / handicapped allowance, and a utilities allowance when appropriate.

4. Because there often aren't enough Section 8 grants for everyone who needs them, applicant's names may be recorded on a waiting list and the applicants will be notified as grants become available.

Example Income Limits for Participation (1988)

INCOME LIMITS FOR PARTICIPATION

County Area	1-Person	2-Person	3-Person	4-Person	5-Person
Boone Co.	$10,150	$11,600	$13,050	$14,500	$15,650
Dallas Co.	$12,250	$14,000	$15,750	$17,500	$18,900
Jasper Co.	$10,550	$12,100	$13,600	$15,100	$16,300
Madison Co.	$ 9,850	$11,300	$12,700	$14,100	$15,250
Marion Co.	$10,350	$11,800	$13,250	$14,750	$15,950
Story Co.	$11,050	$12,650	$14,200	$15,800	$17,050

These revised income limits are for very-low income families, representing 50% of the median county income, as of January 15, 1988. No family with an adjusted gross income in excess of the above figures is eligible for admission to the Public Housing Authority's (PHA's) Assisted Housing Programs.

HUD RENTAL GRANTS
PROCEDURES

There are 3 ways to receive a HUD grant depending on the resources of the local Public Housing Agency:

a. Tenant locates a dwelling which meets the PHA's inspection standards and maximum rent guidelines.

b. Tenant moves into available PHA administered rental complex. (Tenants would not continue to receive the grant if they moved out of a PHA rental complex.)

c. Tenant may cross county and state borders if HUD vouchers are available. Tenant must secure housing in the new location that meets the PHA inspection standards.

The housing a tenant selects must not exceed rent guidelines determined according to the number of bedrooms. This amount may vary for different cities and counties. The following is an example of rent limits for central Iowa in 1988. The figures include rent plus any tenant paid utilities and services:

MAXIMUM AMOUNT OF CONTRACT RENT

Each Fair Market Rent (FMR) is determined by HUD for each county served by CIRHA. The FMR is figured by bedroom size. The total of the allowance for tenant paid utilities and services plus the amount of rent charged by the landlord can NOT exceed the following levels:

County Area	0-Bdrm	1-Bdrm	2-Bdrm	3-Bdrm	4-Bdrm
Dallas County	$307	$373	$439	$551	$616
Boone County) Story County)	$283	$342	$403	$504	$565
Jasper County) Madison County) Marion County)	$262	$319	$374	$468	$525

The FMR's represent the maximum gross rent allowable under the Section 8 Existing Housing Assistance Payments Program DO NOT THINK THAT THESE FIGURES REPRESENT THE MOST MONEY THE LANDLORD CAN CHARGE FOR RENT. The total of rent plus utilities can not exceed these levels.

LEGAL AID

1. Every county in Iowa is served by a legal aid program.

2. Generally, to be eligible for service through legal aid, an applicant must not exceed income guidelines and there must be no other way to pay for legal services in his or her case. For example, if the court can appoint a lawyer (criminal cases) or if the case may involve being awarded a settlement in money which could be used to pay the lawyer, then the case is not eligible for legal aid.

3. If a particular legal aid society is not able to serve everyone who applies and is income eligible, the legal aid society will establish its own priorities on what type of cases to accept. These priorities are different among counties and agencies.

4. If a case cannot be accepted by legal aid, economically needy clients may be able to receive assistance through the local volunteer lawyer programs.

The following were the family income limits for legal aid in 1988:

125 PERCENT OF POVERTY GUIDELINES

FAMILY SIZE	HOURLY	WEEKLY	TWO WEEKS	SEMI-MONTHLY	MONTHLY	YEARLY
1	$3.47	$139	$278	$301	$602	$7,213.
2	4.65	186	371	403	806	9,663.
3	5.83	233	466	505	1010	12,113.
4	7.01	281	561	607	1214	14,563.
5	8.18	328	655	709	1418	17,013.
6	9.36	375	749	811	1622	19,463.
7	10.54	422	843	914	1827	21,913.
8	11.72	469	938	1016	2031	24,363.
9	12.89	516	1032	1118	2235	26,813.
10	14.07	563	1126	1220	2439	29,263.
11	15.25	610	1220	1322	2643	31,713.
12	16.43	657	1314	1424	2847	34,163.

For family units with more than twelve members, add $2,450 for each additional member in the family.

UTILITIES

The Iowa Department of Human Rights, working through local community action agencies (e.g. Head Start, WIC, food pantries, etc.) offers assistance for paying for winter home heating and weatherization.

The following were the income limits for program eligibility in 1988-89 and explanation of where and when to apply.

NEED HELP WITH YOUR HEATING BILL?

The **1988-89 Low-Income Home Energy Assistance Program** has been established to help qualifying low-income Iowa homeowners and renters pay for a portion of their primary heating costs for the winter heating season.

The assistance is based on household income, household size, type of fuel, heating region, and type of housing.

If you are not sure where to apply, write:

LHEAP
Iowa Department of Human Rights
Capitol Complex
Des Moines, Iowa 50319

or call toll free 1-800-532-1584
Monday-Friday 8:00 a.m.-4:30 p.m.

INCOME MAXIMUMS

Household Size	Three Month Gross Income	Annual Gross Income
1	$2,163.75	$ 8,655
2	2,898.75	11,595
3	3,633.75	14,535
4	4,368.75	17,475
5	5,103.75	20,415
6	5,838.75	23,355

For households with more than six members add $735/$2940 for each additional member.

CPF-65882

HOW TO APPLY:

You may apply at your local community action agency from **November 1, 1988** through **February 28, 1989**. Applications are accepted on a first-come/first-served basis.

Please furnish your Social Security number, a copy of your most recent heating bill, and proof of your household's gross income for the past three months or for the past calendar year.

• WAGE EARNERS:

Please bring copies of your check stubs for the three month period preceeding the date of application, or a copy of your federal income tax return.

• FIXED INCOME:

This income may include: Social Security Benefits, Supplemental Security Income, Aid to Families with Dependent Children, Veterans Assistance, Unemployment Insurance, pensions. Please bring a copy of your most recent check.

• SELF-EMPLOYED/FARMERS:

Please bring a copy of your most recent federal income tax return.

If you receive interest or dividend income, alimony or child support, it will also need to be verified.

For further information call 1-800-532-1584.

1988-89 LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM

RM C 2.1
Utilities

APPLICATION FOR HOME HEATING ASSISTANCE
COMMUNITY ACTION AGENCIES

STATE OF IOWA
LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM APPLICATION
COMPLETE ONLY ONE APPLICATION PER HOUSEHOLD

PLEASE COMPLETE ALL ITEMS AND QUESTIONS.
PLEASE PRINT OR TYPE

Your Medicaid Number | **Aid Type**

Mr. ☐
Mrs. ☐
Ms. ☐

Last Name **First** **Middle** **Your Social Security Number**

Mailing Address **Apartment Number** **City** **Zip**

Home Address (If different from mailing address

Phone No. ______ - ______________ County ______________

HAS ANY OTHER PERSON IN YOUR HOUSEHOLD APPLIED FOR HOME ENERGY ASSISTANCE THIS WINTER?

☐ Yes ☐ No **IF YES, WHAT IS THAT PERSON'S NAME?**

Including yourself, list names, ages, social security numbers, and total gross incomes for past 3 months or 12 months of everyone living in your home. (Use separate sheet if necessary. Attach proof of income.) *Include total income of all persons living in your home,* except dependent minors.

I am using ☐ **3 Month** ☐ **12 Month verification of income**

Name	Age	Sex	Social Security Number	Income Source	Income
1					
2					
3					
4					
5					
6					

Total Number of household members including yourself. **TOTAL**

I certify that the information provided on this application is true and correct to the best of my knowledge. I declare that I am the only person in my household who has or will apply for this program. Any willful misrepresentation of the information on this form is subject to a penalty of law. I assure that any energy payments received under this program will be used solely for home energy costs. I understand that by signing this application I am authorizing the Weatherization of my house at no cost to me or my family, but this application does not guarantee any work being done on my house. I hereby give permission to the State of Iowa, the U.S. Department of Energy, U.S. Department of Health and Human Services and the agency processing this application to obtain additional information from me about my household and/or from my energy supplier about my household energy usage. I also give permission to the State of Iowa to release application information to my energy supplier. I understand this statement.

Signature ______________________ Date ______________

FOR OFFICIAL USE ONLY

CERTIFIED BY _____ **DATE** _____ **OUTREACH OFF** _____

OMB # __________ **LHEAP** ___ **CRISIS** ___ **CHECK #** ___ **DATE** ___

APPLICATION NO. **DATE OF APPLICATION**

HEATING INFORMATION:

Please check the main source of heating (one only)

☐ Electric ☐ Propane ☐ Coal
☐ Nat. Gas ☐ Fuel Oil ☐ Other (specify)

HEATING SERVICE: (Bill or copy of bill must accompany application.)

Company ______________
Account No. ______________
Name on account ______________

HOUSING TYPE: (check one)

☐ House ☐ Three or more unit apartments
☐ Mobile ☐ Rent a room
☐ Duplex ☐ Other ______________

HOUSING COSTS: (check one)

☐ Rent You pay $__________ per month.
☐ Buy
☐ Own

IS YOUR HEATING COST INCLUDED IN YOUR RENT?

☐ Yes ☐ No

If yes, a copy of a rent receipt or other proof of rental payment must accompany application.

Does your rent or house payment have anything to do with any housing authority, Section 8, or other city, county, state or federal agency?

☐ Yes ☐ No Which agency ______________

Landlord, project or complex:

Name ______________
Address ______________
______________ Phone No. ______

DO YOU HAVE SAVINGS OVER $5,000? ☐ Yes ☐ No

ARE YOU OR ANY HOUSEHOLD MEMBER RECEIVING FOOD STAMPS?

☐ Yes ☐ No

ARE YOU OR ANY HOUSEHOLD MEMBER:

☐ 60 or older ☐ Handicapped
☐ 3 or younger

RACE: (optional)

☐ Black ☐ White ☐ Hispanic
☐ Am. Indian ☐ Asian ☐ Other

CPF 16760 379-4037

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UTILITIES

The CONSUMER SERVICES BUREAU of the State Utilities Division is available to receive customer complaints regarding regulated utilities in Iowa. (In 1989, 408 out of 791 utility companies in Iowa were regulated.)

Most complaints received by the Consumer Services Bureau are regarding:

Cut-off utilities
Deposit requirements
Service or billing problems

Complaints that cannot be worked out between the consumer and the utility company itself should be addressed to:

Utilities Division-Consumer Services
Lucas State Office Building
Des Moines, Iowa 50309

telephone: 515 / 281-5979

The Consumer Services will accept long distance collect calls and will call the caller back.

CONCERN 2: Not qualifying for help
"What to do about getting medical/mental/financial help when you do not "qualify" What to do about getting legal advice when you do not qualify for legal aid and cannot pay a lawyer?"
"If you have some assets (e.g. are buying a house/own a car in full/have savings), where can you get some financial assistance? Health assistance?"

SUPPLIES: It may be helpful to have the community telephone directory or human services directory available for reference; chalk board or newsprint.

BASIC CONTENT USEFUL:

1. Help to needy persons through public assistance or special channels in the private sector is usually limited to individuals or families who meet a predetermined set of circumstances or income levels. There are always individuals or families whose situation is different from the assistance guidelines but who also need help. (Refer to RM C 2.1 handouts on assistance programs to determine what the guidelines for assistance are.)

2. Although an individual or family may be denied services through one agency, help may be available through another. Foe example, Legal Aid, County Relief, and sliding fees at county medical facilities or professional schools (medical, dental, etc.) may be able to provide some help for persons who otherwise do not qualify for assistance.

LEARNING ACTIVITIES:

1. On a chalk board or newsprint write the following as headings of three columns: **Medical, Financial, Legal**.

2. Under each heading **brainstorm** as a group a list of assistance possibilities available in the community from the **public sector**. (Assistance includes grants as well as reduced fees or counsel and advice.) It may be helpful for the group to look through a telephone or human services directory of the community.

3. Under each heading **brainstorm** as a group a list of assistance possibilities available in the community from the **private sector**.

4. Continuing under each heading, **brainstorm** a list of assistance possibilities available personally (family and friends who could provide help in a situation).

5. **Discuss:** Are there other resources which have not been discussed? If so, what are they? Which of the listed resources are the most reliable for situations in which individuals or families may need help? Which resources would be easiest for the participants to use?

6. From the lists and discussion help the group draw some **generalizations or conclusions** about the assistance that is available in the community?

PRACTICAL PROBLEM III: How can we help our community be more effective in meeting the needs of families with limited economic resources.

Concern 1: Concerns about community changes

The class uses community historical materials to research an area of community, county, or state change which they believe is negative. Groups prepare a presentation documenting the change and its impact and propose ideas for changing the negative direction of the change.

Concern 2: Changing the welfare system

The class reviews information about contacting legislators in order to promote change. Class participants practice writing letters (or organizing phone calls or rally plans) for the purpose of promoting change on a welfare issue.

Additional Concerns:

Creating Community Changes: Topic areas of concern: securing housing for the elderly and low-cost housing for families, developing support groups, alternative ways to meet transportation needs, organizing for safer neighborhoods, setting up bartering systems, organizing respite programs (concerns about volunteer liability), utilizing the elderly as a resource, using a centralized source to get information about assistance programs.

It may be useful to adapt the learning activities described in Parenting 2.4 "Undesirable changes in school programming", in addressing these concerns.

CONCERN 1: Concerns about community changes
"What to do about city/county/state changes that we feel are not beneficial?"
"What do we do about migration of young folks out of the state?"

SUPPLIES: If the local library has historical records (movies, videos, or newspaper clippings) which the group can use to document a community, county, or state change, attention should be directed toward these resources. It may be that the class would like to meet in the library or where the historical documents are kept so they will be close at hand for use in the lesson. It may be necessary to use two class meeting times for this lesson. Group work may be organized during the first class period and presentations made in the second class period.

BASIC CONTENT USEFUL:

1. The community, county, and state are constantly going through changes. To some people a particular change may seem to be good; to others the same change may seem to be bad.

2. If changes are occurring which an individual or group feels are bad and need to be changed, the individual or group needs to collect information or evidence to support their ideas, and then act on the change itself or interact with others who may affect the change.

LEARNING ACTIVITIES:

1. **Review** the basic content above.

2. Ask the group to take **3 - 5 minutes to silently consider changes** in their community, county, or state. During this quiet time they should come up with three to five changes that are occurring which they feel are harmful and need to be stopped or changed.

3. Form **groups of 3-4 persons**. Ask the groups to share their individual lists of change concerns and to come to an agreement of one change concern on which the group would like to focus.

4. Ask the groups to **share briefly** with each other the change concern on which they will focus and why. If there is duplication, a group may wish to change its concern.

5. Assign each group to prepare a presentation on their concern area and proposals for change from the current direction of change. The group's presentations should include an historical documentation of change of concern to the group, reasons the change has taken place and to whom the change has been beneficial (if applicable), evidence of the harmfulness of the change, and the proposal of the group to change the direction of the change of concern (should include who should be involved and *what* should happen).

   If there is access to historical documents, explain how they may be used.

   Every group member should help in researching the topic, in developing the proposal, and in presenting the information to the class.

6. Ask each group to **present** their findings and proposals. As a group discuss the change concern described and the evidences and proposals presented.

7. Help the group **summarize** the process that the groups followed in researching the change concerns and developing proposals, and what *they* would need to do in order to begin the process of change as described in the group's proposals.

CONCERN 3: Changing the welfare system

"How can we understand our social service programs and legislation regarding them better? How do we help promote reform of the welfare system so there is incentive to get off?"

SUPPLIES: Copies of addresses and telephone numbers of current state and federal legislators, governor, and President. (Handout included may not be current.) Current listings of state legislators may be requested from the Legislative Public Information Office, Capitol Building, Des Moines, Iowa 50319, 515/281-5129.

BASIC CONTENT USEFUL:

1. Two of the most direct ways of sharing views with a policy maker are by correspondence and telephoning.
2. Many people express hesitancy to contact legislators because they feel their writing skills are not good enough and they do not know what forms of address and salutations to use.
3. It is often said that a handwritten letter grabs the attention of a legislator more than a typed letter does.
4. In writing letters to officials, it is best to focus on one issue. The letter should state very clearly what the issue is that is being addressed and what the writer wishes would be done.
5. It is always helpful to have someone you trust proof-read a letter that will be sent to an official, to make sure that the message of the letter is what you intend for it to be.

LEARNING ACTIVITIES:

1. Bring in, or ask class members to **bring in newspaper articles or other news** regarding welfare issues and bills in the state legislature or U.S. Congress.
2. **Discuss** the articles and the bills to which they refer.
3. **Discuss** how average citizens can influence policy making. Does anyone in the group have personal experience in lobbying? In writing to law makers? In writing letters to the editors? In telephoning lawmakers? Has anyone participated in political demonstrations, or other social demonstrations or protests? Has anyone handed out leaflets or promoted propaganda in other ways? These are all methods of influencing people.

Which of these methods does the group think would be most influential in changing policy? Why? (Be sure to consider the role of changing popular views and opinions in changing policy.)

4. **Hand out** an updated copy of addresses and telephone numbers of the current state and federal legislators, governor, and President.

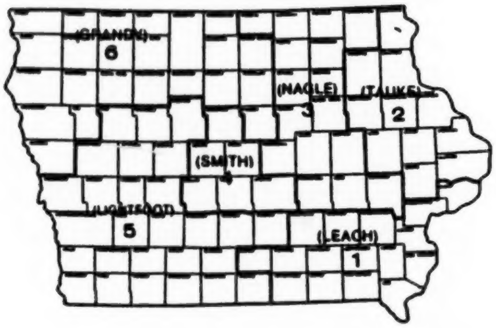
5. **Review** the basic content above (and principles of writing letters if appropriate for the group.)

6. Use class time for each participant to **write a letter** to an administrator or legislator addressing a concern of theirs. (Planning a phone call or a public rally could be used as alternatives to letter writing.)

7. Ask for **volunteers to share** their letters (phone calls or rally plans).

8. Help the group to **summarize** the major ideas.

IOWA CONGRESSIONAL DELEGATION AND DISTRICT OFFICES



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Des Moines (Dist. H.Q.)	515/284-4890
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Davenport	319/322-1338
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Shenandoah (Dist. H.Q.)	712/246-1984
Council Bluffs	712/325-5572
Indianola	515/961-0591
Fort Dodge	515/955-5319
Iowa WATS	1/800/432-1984

Fred Grandy (R)
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Washington, D.C. 20515 202/225-5476

6th District Office Phone Number:

Sioux City (Dist. H.Q.)	712/252-3733

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